12.5: 214

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 214

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Feb. 28, 1944

Condition of National Banks in the United States on Dec. 31, 1942, June 30, Oct. 18, and Dec. 31, 1943

[In thousands of dollars]

	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)	Dec. 31, 1943 (5,046 banks)
ASSETS				
Loans and discounts, including overdrafts	10,200,798	9,190,143	10,775,316	10,133,532
U. S. Government securities, direct obligations	22,261,410	28,514,634	35,709,814	32,552,251
Obligations guaranteed by U. S. Government	1,563,941	1,675,768		1,626,304
Obligations of States and political subdivisions	2,022,493	2,026,333	1,984,169	1,933,187
Other bonds, notes, and debentures	1,441,184	1,340,099	1,266,527	1,243,450
Corporate stocks, including stock of Federal Reserve banks	193,760	171,744	145,811	149,061
Total loans and investments	*37,683,586*	*42,918,721*	*49,881,637*	*47,637,785*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	16,250,270	15,227,391	15,423,238	16,080,664
Bank premises owned, furniture and fixtures	580,476	566,697	564,415	547,470
Real estate owned other than bank premises	61,060	47,530	40,748	33,990
Investments and other assets indirectly representing bank premises or other real estate	51,340	49,285	47,769	47,275
Customers' liability on acceptances outstanding	23,294	30,509	34,411	26,207
Interest, commissions, rent, and other income earned or accrued but not collected	74,926	86,079	107,788	101,664
Other assets	56,026	46,140	56,978	56,862
Total assets [1]	54,780,978	58,972,352	66,156,984	64,531,917
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	26,730,691	30,518,146	30,901,323	33,254,837
Time deposits of individuals, partnerships, and corporations	8,307,519	8,971,178	9,501,379	9,926,259
Deposits of U. S. Government and postal savings	4,842,182	4,589,354	10,853,187	5,951,128
Deposits of States and political subdivisions	2,695,194	2,900,361	2,603,884	2,934,654
Deposits of banks [1]	7,401,534	7,156,360	7,313,763	7,160,133
Other deposits (certified and cashiers' checks, etc.)	671,696	633,962	613,519	929,170
Total deposits [1]	50,648,816	54,769,361	61,787,055	60,156,181
Demand deposits [1]	*41,970,784*	*45,429,851*	*51,918,952*	*49,847,504*
Time deposits	*8,678,032*	*9,339,510*	*9,868,103*	*10,308,677*
Bills payable, rediscounts, and other liabilities for borrowed money	3,516	4,231	36,718	8,155
Mortgages or other liens on bank premises and other real estate	69	67	66	61
Acceptances executed by or for account of reporting banks and outstanding	26,008	34,390	37,836	31,642
Interest, discount, rent, and other income collected but not earned	30,118	25,622	26,442	23,881
Interest, taxes, and other expenses accrued and unpaid	75,197	98,816	111,884	118,469
Other liabilities	258,899	214,460	238,413	234,086
Total liabilities [1]	51,042,623	55,146,947	62,238,414	60,572,475
CAPITAL ACCOUNTS				
Capital stock (see memoranda below)	1,503,682	1,498,008	1,496,455	1,531,515
Surplus	1,438,645	1,474,673	1,510,737	1,619,769
Undivided profits	540,524	584,169	635,839	541,595
Reserves and retirement account for preferred stock	255,504	268,555	275,539	266,563
Total capital accounts	3,738,355	3,825,405	3,918,570	3,959,442
Total liabilities and capital accounts [1]	54,780,978	58,972,352	66,156,984	64,531,917
MEMORANDA				
Par value of capital stock:				
Class A preferred stock	133,910	126,199	122,287	118,053
Class B preferred stock	12,137	10,877	9,839	9,551
Common stock	1,358,794	1,361,604	1,364,937	1,404,492
Total	1,504,841	1,498,680	1,497,063	1,532,096
Retirable value of preferred capital stock:				
Class A preferred stock	[2] 178,014	168,944	164,350	159,903
Class B preferred stock	14,085	12,645	11,606	11,258
Total	[2] 192,099	181,589	175,956	171,161
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	7,610,039	8,887,463	14,613,515	10,889,550
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	507,682	475,922	449,279	427,818
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	92,811	94,353	94,679	97,745
Securities loaned	10,477	11,603	20,873	14,365
Total	8,221,009	9,469,341	15,178,346	11,429,478
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	7,260,044	[2] 7,171,671	13,075,738	8,627,686
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	3,485	4,075	22,543	8,155
Other liabilities secured by pledged assets	510	629	293	330
Total	7,264,039	[2] 7,176,375	13,098,574	8,636,171
Reciprocal balances with banks in the United States	349,306	327,657	360,484	([3])

[1] Excludes reciprocal interbank demand balances with banks in the United States, the amounts of which are shown under the "Memoranda" above.
[2] Revised.
[3] Not called for separately.

PRESTON DELANO,
Comptroller of the Currency.

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Loans and U. S. Government Obligations Held by National Banks, June 30 and Dec. 31, 1942, June 30 and Dec. 31, 1943

[In thousands of dollars]

	June 30, 1942 (5,107 banks)	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Dec. 31, 1943 (5,046 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper	5, 426, 739	4, 746, 161	4, 176, 175	4, 758, 746
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	600, 550	443, 072	223, 174	393, 323
Other agricultural loans		467, 046	479, 990	452, 745
Loans to brokers and dealers in securities	186, 986	302, 878	368, 374	517, 307
Other loans for the purpose of purchasing or carrying stocks, bonds and other securities	307, 371	295, 038	312, 968	432, 146
Real-estate loans:				
Secured by farm land (including improvements)	220, 370	197, 252	188, 248	173, 770
Secured by residential properties (other than farm)	1, 565, 645	1, 577, 809	1, 567, 248	1, 546, 794
Secured by other properties	461, 046	412, 203	380, 764	350, 264
Loans to banks	10, 160	10, 095	16, 750	24, 804
All other loans	2, 115, 965	1, 742, 328	1, 469, 025	1, 476, 853
Overdrafts	6, 963	6, 916	7, 427	6, 780
Total loans and discounts	10, 901, 795	10, 200, 798	9, 190, 143	10, 133, 532
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills	1, 136, 715	2, 826, 205	4, 250, 926	2, 762, 617
Treasury certificates of indebtedness	1, 172, 643	4, 057, 812	6, 114, 985	7, 935, 649
Treasury notes	2, 174, 982	3, 396, 392	3, 359, 218	4, 547, 077
United States savings bonds	111, 615	115, 730	121, 380	125, 042
Other bonds maturing in 5 years or less	857, 835	1, 440, 676	3, 021, 125	3, 127, 656
Other bonds maturing in 5 to 10 years	2, 831, 897	5, 730, 814	6, 163, 222	9, 438, 112
Bonds maturing in 10 to 20 years	4, 245, 329	3, 884, 245	4, 571, 330	3, 631, 978
Bonds maturing after 20 years	768, 707	809, 536	912, 448	984, 120
Total	13, 299, 723	22, 261, 410	28, 514, 634	32, 552, 251
Obligations guaranteed by U. S. Government:				
Reconstruction Finance Corporation	423, 762	1, 563, 941	1, 675, 768	1, 626, 304
Home Owners' Loan Corporation	651, 736			
Federal Farm Mortgage Corporation	218, 892			
Other Government corporations and agencies	334, 879			
Total	1, 629, 269	1, 563, 941	1, 675, 768	1, 626, 304
Total U. S. Government obligations, direct and guaranteed	14, 928, 992	23, 825, 351	30, 190, 402	34, 178, 555

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1942, June 30, Oct. 18, and Dec. 31, 1943

[In thousands of dollars]

	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)	Dec. 31, 1943 (5,046 banks)
Demand deposits:				
Deposits of individuals, partnerships, and corporations	26, 730, 691	30, 518, 146	30, 901, 323	33, 254, 837
Deposits of U. S. Government:				
War loan and series E bond accounts	4, 797, 494	4, 288, 862	10, 524, 185	5, 602, 185
Other accounts		241, 994	239, 114	249, 317
Deposits of States and political subdivisions	2, 426, 924	2, 641, 444	2, 374, 437	2, 694, 905
Deposits of banks in the United States (including private banks and American branches of foreign banks) [1]	6, 945, 106	6, 693, 266	6, 856, 696	6, 693, 091
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches)	398, 873	412, 177	409, 678	423, 999
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)	671, 696	633, 962	613, 519	929, 170
Total demand deposits [1]	41, 970, 784	45, 429, 851	51, 918, 952	49, 847, 504
Time deposits:				
Deposits of individuals, partnerships, and corporations	8, 307, 519	8, 971, 178	9, 501, 379	9, 926, 259
Deposits of U. S. Government	35, 615	51, 580	83, 754	93, 844
Postal savings deposits	9, 073	6, 918	6, 134	5, 782
Deposits of States and political subdivisions	268, 270	258, 917	229, 447	239, 749
Deposits of banks in the United States (including private banks and American branches of foreign banks)	53, 504	46, 866	43, 336	38, 990
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches)	4, 051	4, 051	4, 053	4, 053
Total time deposits	8, 678, 032	9, 339, 510	9, 868, 103	10, 308, 677
Cash, balances with other banks, including reserve balances, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing house	2, 559, 837	2, 263, 781	2, 269, 339	2, 741, 588
Demand balances with banks in the United States (except private banks and American branches of foreign banks) [1]	4, 648, 199	4, 251, 359	4, 413, 281	4, 123, 400
Other balances with banks in the United States (including private banks and American branches of foreign banks)	49, 575	38, 797	38, 005	33, 793
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches)	9, 647	13, 612	13, 233	14, 640
Currency and coin	733, 499	806, 546	813, 067	807, 969
Reserve with Federal Reserve banks	8, 249, 513	7, 853, 296	7, 876, 313	8, 359, 274
Total [1]	16, 250, 270	15, 227, 391	15, 423, 238	16, 080, 664
Memorandum:				
Reciprocal balances with banks in the United States	349, 306	327, 657	360, 484	(2)

[1] Excludes reciprocal bank balances, the amounts of which are shown under the "Memorandum" above.
[2] Not called for separately.

Condition of National Banks, by Classes, Dec. 31, 1943

[In thousands of dollars]

	Central reserve city banks (17 banks)	Other reserve city banks (242 banks)	Country banks (member banks) (4,781 banks)	Nonmember banks (6 banks)	Total (5,046 banks)
ASSETS					
Loans and discounts, including overdrafts	2,393,357	4,521,644	3,201,272	17,259	10,133,532
U. S. Government obligations, direct and guaranteed	8,689,554	14,454,497	10,920,720	113,784	34,178,555
Obligations of States and political subdivisions	306,183	722,940	899,504	4,560	1,933,187
Other bonds, notes, and debentures	265,457	395,537	578,875	3,581	1,243,450
Corporate stocks, including stocks of Federal Reserve banks	57,194	49,557	42,310		149,061
Total loans and investments	*11,711,745*	*20,144,175*	*15,642,681*	*139,184*	*47,637,785*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	3,107,610	7,005,660	5,903,760	63,634	16,080,664
Bank premises owned, furniture and fixtures	92,855	202,515	250,102	1,998	547,470
Real estate owned other than bank premises	5,096	9,329	19,564	1	33,990
Investments and other assets indirectly representing bank premises or other real estate	346	38,966	7,963		47,275
Customers' liability on acceptances outstanding	13,014	11,472	1,584	137	26,207
Interest, commissions, rent, and other income earned or accrued but not collected	29,318	52,058	19,881	407	101,664
Other assets	8,950	31,875	15,993	44	56,862
Total assets [1]	14,968,934	27,496,050	21,861,528	205,405	64,531,917
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	8,097,205	13,814,554	11,272,554	70,524	33,254,837
Time deposits of individuals, partnerships, and corporations	684,591	3,949,748	5,224,754	67,166	9,926,259
Deposits of U. S. Government and postal savings	1,962,542	2,547,157	1,402,875	38,554	5,951,128
Deposits of States and political subdivisions	290,779	1,286,742	1,340,809	16,324	2,934,654
Deposits of banks [1]	2,413,136	3,946,718	799,001	1,278	7,160,133
Other deposits (certified and cashiers' checks, etc.)	323,488	367,964	236,051	1,667	929,170
Total deposits [1]	13,771,741	25,912,883	20,276,044	195,513	60,156,181
Demand deposits [1]	*13,071,667*	*21,759,452*	*14,890,103*	*126,282*	*49,847,504*
Time deposits	*700,074*	*4,153,431*	*5,385,941*	*69,231*	*10,308,677*
Bills payable, rediscounts, and other liabilities for borrowed money			8,155		8,155
Mortgages or other liens on bank premises and other real estate			61		61
Acceptances executed by or for account of reporting banks and outstanding	15,756	14,136	1,584	166	31,642
Interest, discount, rent, and other income collected but not earned	3,602	13,406	6,867	6	23,881
Interest, taxes, and other expenses accrued and unpaid	39,939	58,630	19,704	196	118,469
Other liabilities	193,926	28,906	11,108	146	234,086
Total liabilities [1]	14,024,964	26,027,961	20,323,523	196,027	60,572,475
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	326,884	542,621	658,210	3,800	1,531,515
Surplus	479,695	586,421	550,880	2,773	1,619,769
Undivided profits	98,777	204,700	237,694	424	541,595
Reserves and retirement account for preferred stock	38,614	134,347	91,221	2,381	266,563
Total capital accounts	943,970	1,468,089	1,538,005	9,378	3,959,442
Total liabilities and capital accounts [1]	14,968,934	27,496,050	21,861,528	205,405	64,531,917
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	118	53,728	64,095	112	118,053
Class B preferred stock		450	9,101		9,551
Common stock	326,766	488,443	585,595	3,688	1,404,492
Total	326,884	542,621	658,791	3,800	1,532,096
Retirable value of preferred capital stock:					
Class A preferred stock	118	79,742	79,931	112	159,903
Class B preferred stock		450	10,808		11,258
Total	118	80,192	90,739	112	171,161
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	2,617,194	4,853,444	3,354,172	64,740	10,889,550
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,228	211,290	209,747	3,553	427,818
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	26,521	30,012	41,212		97,745
Securities loaned	13,844	511	10		14,365
Total	2,660,787	5,095,257	3,605,141	68,293	11,429,478
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	2,358,502	3,884,661	2,330,303	54,220	8,627,686
Borrowings secured by pledged assets, including rediscounts and repurchase agreements			8,155		8,155
Other liabilities secured by pledged assets	324	5	1		330
Total	2,358,826	3,884,666	2,338,459	54,220	8,636,171

[1] Excludes reciprocal bank balances.

Condition of National Banks, by States, Dec. 31, 1943

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stock of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total [1]
Maine	35	25,820	116,949	1,817	10,639	511	49,681	1,252	124	331		147	143	207,414
New Hampshire	52	26,916	71,561	4,199	6,202	374	37,155	1,810	36	127		17	66	148,463
Vermont	39	24,862	39,502	2,234	6,232	288	21,858	1,143	118			142	43	96,422
Massachusetts	124	547,794	1,533,441	21,934	45,141	8,457	632,866	28,765	1,645	107	4,210	5,636	10,842	2,840,838
Rhode Island	11	31,411	137,461	3,268	5,680	457	49,631	849	72		48	434	42	229,353
Connecticut	51	79,259	409,987	24,073	12,711	1,293	194,363	9,698	424	13	30	776	133	732,760
Total New England States	312	736,062	2,308,901	57,525	86,605	11,380	985,554	43,517	2,419	578	4,288	7,152	11,269	4,255,250
New York	409	1,823,883	6,884,722	301,479	256,947	41,768	2,379,078	98,675	6,592	1,744	11,760	20,826	4,158	11,831,632
New Jersey	222	220,572	894,717	60,244	51,720	3,099	350,901	22,441	4,319	1,974	40	3,112	1,172	1,614,311
Pennsylvania	667	697,942	2,572,665	120,365	257,984	15,042	1,094,555	65,109	9,387	1,015	2,478	7,355	9,140	4,853,037
Delaware	13	5,809	14,408	635	2,175	120	6,249	526	57	7		3	16	30,005
Maryland	63	71,002	425,144	5,618	11,789	824	163,411	4,774	298	14	158	1,157	556	684,745
District of Columbia	9	51,534	267,943	318	7,707	527	126,428	6,657	74			251	341	461,780
Total Eastern States	1,383	2,870,742	11,059,599	488,659	588,322	61,380	4,120,622	198,182	20,727	4,754	14,436	32,704	15,383	19,475,510
Virginia	130	149,234	409,936	21,648	13,319	1,786	213,325	9,236	625	941	18	832	1,115	822,015
West Virginia	77	51,165	156,173	9,515	6,361	771	102,573	4,653	334	31		98	396	332,070
North Carolina	44	44,147	137,168	14,216	933	443	99,798	2,581	86	6	150	301	76	299,905
South Carolina	22	46,591	123,873	8,817	1,865	304	88,255	1,808	18		134	160	2,332	274,157
Georgia	47	167,652	326,702	24,217	12,879	1,090	233,560	7,886	168		29	1,231	363	775,777
Florida	55	110,360	420,536	31,108	6,309	1,266	253,719	11,827	408	76		1,438	553	837,600
Alabama	66	97,752	284,119	46,459	6,369	1,236	186,465	6,461	534	825	513	787	1,347	632,867
Mississippi	22	17,366	65,812	14,306	441	300	53,787	1,460	148			8	128	153,756
Louisiana	30	121,602	346,983	32,776	5,174	1,424	223,816	9,599	409	22	1,720	1,420	1,161	746,106
Texas	439	577,911	1,403,487	92,887	17,154	4,366	1,143,459	35,015	1,253	3,278	514	1,542	987	3,281,853
Arkansas	51	39,825	122,932	17,756	2,871	471	101,943	1,844	136	55		163	171	288,167
Kentucky	94	95,008	280,762	15,088	13,562	1,069	176,288	3,926	113			773	236	586,825
Tennessee	69	179,667	430,052	59,600	9,705	2,200	296,376	10,475	475	81	250	1,359	529	990,769
Total Southern States	1,146	1,698,280	4,508,535	388,393	96,942	16,726	3,173,364	106,771	4,707	5,315	3,328	10,112	9,394	10,021,867
Ohio	241	405,883	1,232,151	113,759	48,410	4,791	648,105	27,399	356	1,295	112	3,015	951	2,486,227
Indiana	125	144,405	604,585	52,060	30,669	1,493	344,379	9,503	59	8	17	1,602	669	1,189,449
Illinois	345	1,102,266	3,779,072	167,421	112,002	22,008	1,608,323	29,287	345	848	1,971	13,006	6,843	6,843,392
Michigan	75	263,775	1,349,146	45,267	64,750	2,403	559,815	10,108	72	165		3,645	903	2,300,049
Wisconsin	97	109,582	661,365	21,086	23,718	1,672	269,526	9,672	12	15	35	1,876	1,197	1,099,756
Minnesota	185	237,912	848,154	37,199	24,614	2,226	383,039	7,296	7	4,615	47	3,178	155	1,548,442
Iowa	101	79,863	257,153	41,726	9,739	709	153,927	3,689	11	1,298	18	601	155	548,889
Missouri	82	238,830	617,782	29,165	19,442	7,919	395,158	4,044	1,305	326	367	1,728	550	1,316,616
Total Middle Western States	1,251	2,582,516	9,349,408	507,683	333,344	43,221	4,362,272	100,998	2,167	8,570	2,567	28,651	11,423	17,332,820
North Dakota	42	19,537	76,791	2,182	1,470	167	35,593	1,375			89	247	86	137,537
South Dakota	36	22,780	77,115	5,132	746	187	34,904	1,446				327	123	142,760
Nebraska	129	94,275	320,074	28,581	9,462	814	213,762	4,667	19		5	965	816	673,440
Kansas	177	82,764	308,635	18,480	6,912	777	228,277	4,578	37	154		482	611	651,707
Montana	41	20,100	94,534	3,180	2,404	217	56,060	1,838	6	7		284	9	178,639
Wyoming	26	14,287	42,613	2,798	1,001	144	42,667	747	4			53	27	104,341
Colorado	77	74,512	302,791	8,470	11,062	736	214,585	2,618	70			541	397	615,782
New Mexico	22	18,225	56,966	3,507	1,338	121	47,151	668	68			8	10	128,062
Oklahoma	200	141,507	323,743	56,576	4,991	1,389	300,658	7,442	26	1,845	36	738	383	839,334
Total Western States	750	487,987	1,603,262	128,906	39,386	4,552	1,173,657	25,379	230	2,006	130	3,645	2,462	3,471,602
Washington	41	201,222	760,647	42,196	7,269	1,622	338,032	7,436	31	2	44	2,473	149	1,361,123
Oregon	25	98,685	527,522	20,809	4,059	799	202,134	6,518	26		30	2,212	775	863,569
California	93	1,335,187	3,575,503	281,370	80,119	8,765	1,477,215	51,667	3,542	25,115	1,247	13,503	5,394	6,858,627
Idaho	16	27,484	118,979	3,673	585	203	59,830	1,364	1			21	274	212,414
Utah	12	28,480	105,614	5,337	1,740	213	57,615	1,537	21	890		6	13	201,466
Nevada	6	13,303	54,426	3,392	344	76	20,311	821	5	1		289	78	93,046
Arizona	5	36,325	92,375	684	1,154	124	46,424	1,282	113	44		489	204	179,218
Total Pacific States	198	1,740,686	5,235,066	357,461	95,270	11,802	2,201,561	70,625	3,739	26,052	1,321	18,993	6,887	9,769,463
Total United States (exclusive of possessions)	5,040	10,116,273	34,064,771	1,928,627	1,239,869	149,061	16,017,030	545,472	33,989	47,275	26,070	101,257	56,818	64,326,512
Alaska (nonmember banks)	4	1,428	9,238	136	372		13,149	147					6	24,476
The Territory of Hawaii (nonmember bank)	1	15,268	102,672	4,424	3,100		49,077	1,841			20	389	35	176,826
Virgin Islands of the United States (nonmember bank)	1	563	1,874		109		1,408	10	1		117	18	3	4,103
Total possessions (nonmember banks)	6	17,259	113,784	4,560	3,581		63,634	1,998	1		137	407	44	205,405
Total United States and possessions	5,046	10,133,532	34,178,555	1,933,187	1,243,450	149,061	16,080,664	547,470	33,990	47,275	26,207	101,664	56,862	64,531,917
New York City (central Reserve city)	8	1,541,800	5,944,101	231,199	203,188	37,753	2,051,501	76,766	5,096	196	11,680	18,577	3,057	10,124,914
Chicago (central Reserve city)	9	851,557	2,745,453	74,984	62,269	19,441	1,056,109	16,089		150	1,334	10,741	5,891	4,844,020
Other Reserve cities	242	4,521,644	14,454,497	722,940	395,537	49,557	7,005,660	202,515	9,329	38,966	11,472	52,058	31,875	27,496,050
Country banks (member banks)	4,781	3,201,272	10,920,720	899,504	578,875	42,310	5,903,760	250,102	19,564	7,963	1,584	19,881	15,993	21,861,528
Possessions (nonmember banks)	6	17,259	113,784	4,560	3,581		63,634	1,998	1		137	407	44	205,405

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	19,374	89,528	1,135	1,632	240	33,428	2,398	364	5	30	194	22	148,350
New Jersey, District No. 2	145	171,011	691,077	42,311	28,247	2,113	262,760	14,427	865	1,521	30	2,570	548	1,217,480
Kentucky, District No. 4	51	28,355	71,480	6,227	2,503	525	56,846	2,102	100			82	61	168,281
Pennsylvania, District No. 4	193	187,290	944,175	29,553	82,958	5,966	385,595	24,486	914	347	45	2,638	651	1,664,618
West Virginia, District No. 4	8	7,282	12,433	1,280	1,417	104	8,734	453	17			5	9	31,734
Louisiana, District No. 6	21	98,252	284,325	26,072	4,768	739	176,028	7,717	405		1,720	1,220	484	601,730
Mississippi, District No. 6	13	14,203	55,849	11,592	372	258	42,885	1,226	128			8	98	126,619
Tennessee, District No. 6	58	78,081	273,541	37,034	5,915	1,637	181,504	6,385	403	5	17	995	296	585,813
Indiana, District No. 7	87	119,568	516,820	46,687	25,942	1,204	286,050	7,232	8		17	1,496	455	1,005,479
Illinois, District No. 7	231	1,046,101	3,589,357	146,045	99,277	21,434	1,501,925	25,984	102	834	1,614	12,716	6,735	6,452,124
Michigan, District No. 7	49	254,715	1,309,003	41,508	60,097	2,262	541,841	9,175	51	165		3,613	889	2,223,319
Wisconsin, District No. 7	69	96,204	610,124	18,491	21,282	1,515	244,458	8,636	7	15	35	1,712	1,164	1,003,643
Missouri, District No. 10	30	91,926	265,000	11,253	7,388	3,947	206,724	1,191		320		387	128	588,264
New Mexico, District No. 10	6	10,471	41,390	2,857	1,089	72	22,412	450	63			7	2	78,813
Oklahoma, District No. 10	192	139,043	320,941	55,034	4,980	1,366	295,667	7,281	21	1,845	36	738	380	827,332
Arizona, District No. 12	4	35,026	90,357	672	1,154	118	44,720	1,247	113	44		489	188	174,128

[1] Excludes reciprocal interbank demand balances.

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government, and postal savings	Deposits of States and political subdivisions	Deposits of banks [1]	Other deposits (certified and cashiers' checks, etc.)	Total deposits [1]
Maine	94,589	66,272	9,321	8,808	7,720	1,745	188,455
New Hampshire	77,515	26,453	10,203	9,172	6,871	2,396	132,610
Vermont	39,739	39,217	1,857	2,872	1,037	920	85,642
Massachusetts	1,536,829	286,933	341,120	101,119	313,229	22,680	2,601,910
Rhode Island	147,885	14,850	31,787	6,283	9,544	1,230	211,579
Connecticut	440,482	118,087	70,614	20,674	23,721	11,234	684,812
Total New England States	2,337,039	551,812	464,902	148,928	362,122	40,205	3,905,008
New York	6,265,357	908,616	1,468,879	255,336	1,576,711	301,946	10,776,845
New Jersey	693,679	537,686	116,092	107,839	17,013	19,552	1,491,861
Pennsylvania	2,345,882	1,038,399	330,599	135,459	485,255	39,673	4,375,267
Delaware	14,936	8,550	988	108	452	215	25,249
Maryland	341,457	107,627	84,633	24,791	85,414	2,401	646,323
District of Columbia	290,172	61,951	41,433	73	37,545	6,446	437,620
Total Eastern States	9,951,483	2,662,829	2,042,624	523,606	2,202,390	370,233	17,753,165
Virginia	362,846	172,077	80,478	37,658	92,660	15,233	760,952
West Virginia	163,286	70,463	22,498	20,857	22,334	5,698	305,136
North Carolina	181,626	40,112	18,745	17,196	19,862	4,976	282,517
South Carolina	165,229	25,256	19,088	31,266	16,827	3,027	260,693
Georgia	379,189	84,703	84,502	40,936	137,846	8,692	735,868
Florida	438,082	81,972	72,215	70,460	120,191	8,916	791,836
Alabama	326,786	97,861	53,641	56,591	52,035	5,232	592,146
Mississippi	71,992	24,348	13,169	20,125	14,619	802	145,055
Louisiana	368,575	85,620	54,493	41,800	149,379	5,325	705,192
Texas	1,910,289	199,558	244,584	156,264	508,689	80,580	3,099,964
Arkansas	156,616	31,565	17,305	22,117	42,123	1,769	271,495
Kentucky	322,167	66,892	40,921	16,731	100,246	3,903	550,860
Tennessee	403,372	137,394	83,366	58,325	244,286	9,145	935,888
Total Southern States	5,250,055	1,117,821	805,005	590,326	1,521,097	153,298	9,437,602
Ohio	1,311,127	477,739	184,335	135,930	184,402	28,904	2,322,437
Indiana	619,605	198,129	105,834	81,368	100,877	16,825	1,122,638
Illinois	3,603,738	840,684	728,601	245,885	962,618	52,214	6,433,740
Michigan	1,278,886	432,782	231,115	97,717	144,302	18,454	2,203,256
Wisconsin	506,050	260,516	108,936	48,415	99,357	10,741	1,034,015
Minnesota	694,075	251,277	141,772	91,807	255,995	15,097	1,450,023
Iowa	247,147	78,700	41,295	46,273	100,521	3,764	517,700
Missouri	604,016	122,792	94,307	45,604	370,254	10,779	1,247,752
Total Middle Western States	8,864,644	2,662,619	1,636,195	792,999	2,218,326	156,778	16,331,561
North Dakota	83,590	25,761	6,239	3,571	9,680	1,067	129,908
South Dakota	79,440	20,854	10,543	15,239	7,457	816	134,349
Nebraska	353,509	55,574	43,771	31,809	149,454	3,984	638,101
Kansas	362,656	41,912	53,484	72,876	81,435	4,969	617,332
Montana	104,271	25,592	8,983	15,398	12,703	1,798	168,745
Wyoming	55,597	16,261	4,407	10,964	9,304	920	97,453
Colorado	358,098	92,519	34,222	17,465	74,988	4,696	581,988
New Mexico	73,652	15,509	6,919	17,389	7,983	1,424	122,876
Oklahoma	437,714	53,215	66,219	81,510	119,113	19,724	777,595
Total Western States	1,908,527	347,197	234,787	266,321	472,117	39,398	3,268,347
Washington	764,691	250,609	121,593	70,483	82,273	13,680	1,303,329
Oregon	440,871	184,334	80,977	70,709	32,851	15,719	825,461
California	3,282,208	1,959,749	481,738	398,273	227,383	131,199	6,480,550
Idaho	128,275	38,078	13,285	15,969	5,642	1,629	202,878
Utah	98,692	34,832	10,971	15,356	30,618	1,332	191,801
Nevada	47,579	23,259	5,638	8,518	1,304	1,299	87,597
Arizona	110,249	25,954	14,859	16,842	2,732	2,733	173,369
Total Pacific States	4,872,565	2,516,815	729,061	596,150	382,803	167,591	9,264,985
Total United States (exclusive of possessions)	33,184,313	9,859,093	5,912,574	2,918,330	7,158,855	927,503	59,960,668
Alaska (nonmember banks)	14,737	4,754	2,820	695	39	308	23,353
The Territory of Hawaii (nonmember bank)	54,765	61,014	35,540	14,575	1,209	1,347	168,450
Virgin Islands of the United States (nonmember bank)	1,022	1,398	194	1,054	30	12	3,710
Total possessions (nonmember banks)	70,524	67,166	38,554	16,324	1,278	1,667	195,513
Total United States and possessions	33,254,837	9,926,259	5,951,128	2,934,654	7,160,133	929,170	60,156,181
New York City (central Reserve city)	5,603,709	297,433	1,352,146	122,317	1,562,841	287,129	9,225,575
Chicago (central Reserve city)	2,493,496	387,158	610,396	168,462	850,295	36,359	4,546,166
Other Reserve cities	13,814,554	3,949,748	2,547,157	1,286,742	3,946,718	367,964	25,912,883
Country banks (member banks)	11,272,554	5,224,754	1,402,875	1,340,809	799,001	236,051	20,276,044
Possessions (nonmember banks)	70,524	67,166	38,554	16,324	1,278	1,667	195,513

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	80,629	31,958	14,984	4,526	4,618	2,742	139,457
New Jersey, District No. 2	513,851	426,204	90,169	66,013	15,191	17,470	1,128,898
Kentucky, District No. 4	101,544	32,755	8,219	7,831	3,210	748	154,307
Pennsylvania, District No. 4	847,941	310,178	102,240	41,287	178,162	16,014	1,495,822
West Virginia, District No. 4	12,786	7,863	3,135	1,404	2,169	262	27,619
Louisiana, District No. 6	290,845	70,188	44,770	36,092	123,308	2,813	568,016
Mississippi, District No. 6	54,087	21,618	11,553	17,426	14,082	700	119,466
Tennessee, District No. 6	240,554	88,785	53,806	38,387	124,992	7,256	553,780
Indiana, District No. 7	521,988	162,398	96,454	71,642	86,956	9,886	949,324
Illinois, District No. 7	3,438,717	766,223	708,370	223,155	880,929	50,030	6,067,424
Michigan, District No. 7	1,251,174	398,575	227,812	93,033	143,976	18,075	2,132,645
Wisconsin, District No. 7	464,084	226,359	103,545	44,511	96,009	10,181	944,689
Missouri, District No. 10	234,811	39,341	32,182	12,869	234,339	8,209	561,751
New Mexico, District No. 10	35,306	12,372	5,930	14,045	7,186	890	75,729
Oklahoma, District No. 10	429,898	52,428	65,750	80,180	118,866	19,395	766,517
Arizona, District No. 12	107,147	25,177	14,833	16,379	2,368	2,645	168,549

[1] Excludes reciprocal bank balances.

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts [1]	Location
			34	184	194	188,867	Maine.
100			12	81	106	132,909	New Hampshire.
			121	85	75	85,923	Vermont.
4,035		5,249	1,086	5,904	7,415	2,625,599	Massachusetts.
		48	86	501	135	212,349	Rhode Island.
		30	348	1,390	357	686,937	Connecticut.
4,135		5,327	1,687	8,145	8,282	3,932,584	Total New England States.
2,045	10	14,351	3,260	24,885	190,103	11,011,499	New York.
230		40	844	1,401	605	1,494,981	New Jersey.
125	14	2,872	1,396	8,959	4,191	4,392,824	Pennsylvania.
275			1	1	53	25,579	Delaware.
380		158	92	1,944	594	649,491	Maryland.
			45	573	300	438,538	District of Columbia.
3,055	24	17,421	5,638	37,763	195,846	18,012,912	Total Eastern States.
240		18	416	1,230	595	763,451	Virginia.
100			90	217	119	305,662	West Virginia.
		150	297	266	92	283,322	North Carolina.
		134	88	404	154	261,473	South Carolina.
		29	826	821	484	738,028	Georgia.
			341	1,117	290	793,584	Florida.
		513	300	708	272	593,939	Alabama.
			4	114	53	145,226	Mississippi.
		2,167	247	1,217	1,160	709,983	Louisiana.
		514	386	4,272	1,168	3,106,304	Texas.
			139	101	115	271,850	Arkansas.
100			203	958	355	552,476	Kentucky.
		250	532	1,606	289	938,565	Tennessee.
440		3,775	3,869	13,031	5,146	9,463,863	Total Southern States.
		112	551	2,843	1,194	2,327,137	Ohio.
		17	303	1,274	376	1,124,608	Indiana.
		2,122	2,251	18,524	6,532	6,463,169	Illinois.
			1,197	3,816	901	2,209,170	Michigan.
500		35	383	1,494	261	1,036,688	Wisconsin.
		47	1,727	3,684	434	1,455,915	Minnesota.
		18	171	442	75	518,406	Iowa.
		367	292	1,371	535	1,250,317	Missouri.
500		2,718	6,875	33,448	10,308	16,385,410	Total Middle Western States.
		89	27	212	7	130,243	North Dakota.
	37		28	311	31	134,756	South Dakota.
25		5	89	632	132	638,984	Nebraska.
			130	808	140	618,410	Kansas.
			24	183	11	168,963	Montana.
			44	38	40	97,575	Wyoming.
			67	880	67	583,002	Colorado.
			5		13	122,894	New Mexico.
		36	197	1,162	231	779,221	Oklahoma.
25	37	130	611	4,226	672	3,274,048	Total Western States.
		53	388	2,680	873	1,307,323	Washington.
		30	143	1,814	881	828,329	Oregon.
		2,022	4,355	15,881	10,686	6,513,494	California.
			16	302	53	203,249	Idaho.
			33	403	48	192,285	Utah.
			29	169	1,120	88,915	Nevada.
			231	411	25	174,036	Arizona.
		2,105	5,195	21,660	13,686	9,307,631	Total Pacific States.
8,155	61	31,476	23,875	118,273	233,940	60,376,448	Total United States (exclusive of possessions).
					15	23,368	Alaska (nonmember banks).
		20	5	195	122	168,792	The Territory of Hawaii (nonmember bank).
		146	1	1	9	3,867	Virgin Islands of the United States (nonmember bank).
		166	6	196	146	196,027	Total possessions (nonmember banks).
8,155	61	31,642	23,881	118,469	234,086	60,572,475	Total United States and possessions.
		14,271	2,136	23,326	188,864	9,454,172	New York City (central Reserve city).
		1,485	1,466	16,613	5,062	4,570,792	Chicago (central Reserve city).
		14,136	13,406	58,630	28,906	26,027,961	Other Reserve cities.
8,155	61	1,584	6,867	19,704	11,108	20,323,523	Country banks (member banks).
		166	6	196	146	196,027	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

		30	72	257	37	139,853	Connecticut, District No. 2.
180		30	479	1,263	468	1,131,318	New Jersey, District No. 2.
			2	28	117	154,454	Kentucky, District No. 4.
65		45	311	4,011	696	1,500,950	Pennsylvania, District No. 4.
			2	56	11	27,688	West Virginia, District No. 4.
		2,167	213	999	561	571,956	Louisiana, District No. 6.
			4	109	50	119,629	Mississippi, District No. 6.
		17	278	501	176	554,752	Tennessee, District No. 6.
		17	228	1,245	297	951,111	Indiana, District No. 7.
		1,765	2,198	18,131	6,442	6,095,960	Illinois, District No. 7.
			1,184	3,753	893	2,138,475	Michigan, District No. 7.
		35	352	1,384	254	946,714	Wisconsin, District No. 7.
			125	427	186	562,489	Missouri, District No. 10.
			1		12	75,742	New Mexico, District No. 10.
		36	197	1,162	220	768,132	Oklahoma, District No. 10.
			231	400	9	169,189	Arizona, District No. 12.

Condition of National Banks, by States, Dec. 31, 1943—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts [1]	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	7,621	6,979	3,149	798	18,547	207,414	364	285	6,972	7,621
New Hampshire	6,052	5,787	2,769	946	15,554	148,463	437	300	5,315	6,052
Vermont	4,712	3,122	1,865	800	10,499	96,422	393	100	4,219	4,712
Massachusetts	72,962	99,099	28,073	15,105	215,239	2,840,838	3,177	400	69,387	72,964
Rhode Island	6,904	7,589	2,359	152	17,004	229,353	201		6,703	6,904
Connecticut	20,994	16,692	5,387	2,750	45,823	732,760	2,401	1,047	17,546	20,994
Total New England States	119,245	139,268	43,602	20,551	322,666	4,255,250	6,973	2,132	110,142	119,247
New York	271,865	418,287	106,698	23,283	820,133	11,831,632	10,285	2,299	259,838	272,422
New Jersey	54,542	37,046	15,986	11,756	119,330	1,614,311	13,737	2,350	38,472	54,559
Pennsylvania	157,807	205,553	69,760	27,093	460,213	4,853,037	8,432	922	148,453	157,807
Delaware	1,478	2,226	522	200	4,426	30,005	34		1,444	1,478
Maryland	13,287	14,735	5,162	2,070	35,254	684,745	1,842	50	11,395	13,287
District of Columbia	8,300	8,140	6,146	656	23,242	461,780	600		7,700	8,300
Total Eastern States	507,279	685,987	204,274	65,058	1,462,598	19,475,510	34,930	5,621	467,302	507,853
Virginia	24,538	21,629	8,759	3,638	58,564	822,015	438		24,100	24,538
West Virginia	11,281	10,474	3,547	1,106	26,408	332,070	352	60	10,869	11,281
North Carolina	6,700	6,768	2,093	1,022	16,583	299,905	122	10	6,568	6,700
South Carolina	5,590	4,158	1,775	1,161	12,684	274,157	884		4,706	5,590
Georgia	16,960	12,610	5,009	3,170	37,749	775,777	644	25	16,291	16,960
Florida	19,305	17,568	4,581	2,562	44,016	837,600	150		19,155	19,305
Alabama	17,706	12,904	5,228	3,090	38,928	632,867	3,104		14,602	17,706
Mississippi	4,049	3,616	370	495	8,530	153,756	1,039	50	2,960	4,049
Louisiana	14,817	13,751	5,022	2,533	36,123	746,106	2,524		12,293	14,817
Texas	74,012	62,372	28,295	10,870	175,549	3,281,853	5,719	6	68,287	74,012
Arkansas	6,483	5,859	3,106	869	16,317	288,167	380	155	5,948	6,483
Kentucky	12,967	15,539	4,457	1,386	34,349	586,825	1,087	25	11,855	12,967
Tennessee	22,425	19,239	7,520	3,020	52,204	990,769	4,178		18,247	22,425
Total Southern States	236,833	206,487	79,762	34,922	558,004	10,021,867	20,621	331	215,881	236,833
Ohio	72,903	52,681	20,673	12,833	159,090	2,486,227	9,831	295	62,777	72,903
Indiana	25,639	22,431	12,365	4,406	64,841	1,189,449	2,840	590	22,209	25,639
Illinois	165,237	149,029	32,114	33,843	380,223	6,843,392	3,031	123	162,083	165,237
Michigan	37,918	28,790	16,283	7,888	90,879	2,300,049	11,644	95	26,179	37,918
Wisconsin	26,468	20,776	9,044	6,780	63,068	1,099,756	922	35	25,511	26,468
Minnesota	36,481	34,612	14,287	7,147	92,527	1,548,442	1,692	40	34,749	36,481
Iowa	12,778	11,066	4,474	2,165	30,483	548,889	535	53	12,190	12,778
Missouri	27,779	21,891	13,748	2,881	66,299	1,316,616	1,609		26,175	27,784
Total Middle Western States	405,203	341,276	122,988	77,943	947,410	17,332,820	32,104	1,231	371,873	405,208
North Dakota	3,196	2,497	1,161	440	7,294	137,537	105		3,091	3,196
South Dakota	3,653	2,643	1,173	535	8,004	142,760	293	5	3,355	3,653
Nebraska	14,835	11,749	4,606	3,266	34,456	673,440	356		14,479	14,835
Kansas	14,944	11,125	5,772	1,456	33,297	651,707	495	109	14,340	14,944
Montana	4,469	2,954	1,931	322	9,676	178,639	104		4,365	4,469
Wyoming	2,522	2,349	1,544	351	6,766	104,341	136	100	2,286	2,522
Colorado	11,327	10,955	7,622	2,876	32,780	615,782	321		11,006	11,327
New Mexico	2,125	2,011	206	826	5,168	128,062	236		1,889	2,125
Oklahoma	24,128	19,475	12,759	3,751	60,113	839,334	885		23,243	24,128
Total Western States	81,199	65,758	36,774	13,823	197,554	3,471,602	2,931	214	78,054	81,199
Washington	21,953	14,609	10,731	6,507	53,800	1,361,123	1,205	12	20,736	21,953
Oregon	11,855	14,800	5,686	2,899	35,240	863,569	42	10	11,803	11,855
California	132,828	140,156	31,802	40,347	345,133	6,858,627	18,144		114,684	132,828
Idaho	4,010	2,811	1,475	869	9,165	212,414	255		3,755	4,010
Utah	3,525	2,954	1,704	998	9,181	201,466	36		3,489	3,525
Nevada	1,360	1,174	1,547	50	4,131	93,046			1,360	1,360
Arizona	2,425	1,716	826	215	5,182	179,218	700		1,725	2,425
Total Pacific States	177,956	178,220	53,771	51,885	461,832	9,769,463	20,382	22	157,552	177,956
Total United States (exclusive of possessions)	1,527,715	1,616,996	541,171	264,182	3,950,064	64,326,512	117,941	9,551	1,400,804	1,528,296
Alaska (nonmember banks)	300	550	123	135	1,108	24,476			300	300
The Territory of Hawaii (nonmember bank)	3,350	2,200	285	2,199	8,034	176,826			3,350	3,350
Virgin Islands of the United States (nonmember bank)	150	23	16	47	236	4,103	112		38	150
Total possessions (nonmember banks)	3,800	2,773	424	2,381	9,378	205,405	112		3,688	3,800
Total United States and possessions	1,531,515	1,619,769	541,595	266,563	3,959,442	64,531,917	118,053	9,551	1,404,492	1,532,096
New York City (central Reserve city)	205,784	368,245	82,585	14,128	670,742	10,124,914	118		205,666	205,784
Chicago (central Reserve city)	121,100	111,450	16,192	24,486	273,228	4,844,020			121,100	121,100
Other Reserve cities	542,621	586,421	204,700	134,347	1,468,089	27,496,050	53,728	450	488,443	542,621
Country banks (member banks)	658,210	550,880	237,694	91,221	1,538,005	21,861,528	64,095	9,101	585,595	658,791
Possessions (nonmember banks)	3,800	2,773	424	2,381	9,378	205,405	112		3,688	3,800

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,441	2,382	889	785	8,497	148,350	1,580		2,861	4,441
New Jersey, District No. 2	38,892	27,994	11,862	7,414	86,162	1,217,480	8,333	1,316	29,243	38,892
Kentucky, District No. 4	5,660	5,468	2,158	541	13,827	168,281	100	25	5,535	5,660
Pennsylvania, District No. 4	49,738	78,858	21,111	13,961	163,668	1,664,618	2,113	95	47,530	49,738
West Virginia, District No. 4	1,640	1,493	715	198	4,046	31,734	31		1,609	1,640
Louisiana, District No. 6	11,907	11,314	4,222	2,331	29,774	601,730	2,514		9,393	11,907
Mississippi, District No. 6	3,222	2,989	312	467	6,990	126,619	1,007	50	2,165	3,222
Tennessee, District No. 6	15,558	9,939	3,084	2,480	31,061	585,813	4,178		11,380	15,558
Indiana, District No. 7	20,711	19,261	10,691	3,705	54,368	1,005,479	2,145	440	18,126	20,711
Illinois, District No. 7	155,067	140,356	28,454	32,287	356,164	6,452,124	2,277	75	152,715	155,067
Michigan, District No. 7	35,205	26,869	15,190	7,580	84,844	2,223,319	11,444	85	23,676	35,205
Wisconsin, District No. 7	23,378	18,882	8,387	6,282	56,929	1,003,643	525		22,853	23,378
Missouri, District No. 10	9,315	9,689	5,589	1,182	25,775	588,264	1,003		8,312	9,315
New Mexico, District No. 10	1,320	1,160	32	559	3,071	78,813	198		1,122	1,320
Oklahoma, District No. 10	23,675	19,169	12,655	3,701	59,200	827,332	863		22,812	23,675
Arizona, District No. 12	2,325	1,596	803	215	4,939	174,128	700		1,625	2,325

[1] Excludes reciprocal bank balances.

Loans and Discounts of National Banks, by States, Dec. 31, 1943

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans: Secured by farm land (including improvements)	Real-estate loans: Secured by residential properties (other than farm)	Real-estate loans: Secured by other properties	Loans to banks	All other loans	Overdrafts	Total
Maine	9,150	381	1,079	43	984	473	4,988	1,794	60	6,866	2	25,820
New Hampshire	12,605	64	652	224	944	578	4,845	1,238		5,763	3	26,916
Vermont	4,413		2,563	35	902	1,876	8,827	1,179		5,063	4	24,862
Massachusetts	326,188	34,411	1,273	22,544	12,697	608	31,090	21,535	1,517	95,778	153	547,794
Rhode Island	16,011		27	288	664	124	3,383	598		10,312	4	31,411
Connecticut	29,282		1,119	160	5,764	464	20,104	4,375	30	17,943	18	79,259
Total New England States	397,649	34,856	6,713	23,294	21,955	4,123	73,237	30,719	1,607	141,725	184	736,062
New York	1,059,435	9,758	13,908	318,371	96,079	7,384	81,830	28,112	11,232	197,289	485	1,823,883
New Jersey	48,339	23	2,775	1,527	6,937	2,955	93,191	14,512		50,281	32	220,572
Pennsylvania	304,178	1,290	11,215	11,715	27,695	16,642	157,383	45,316	4,048	118,392	68	697,942
Delaware	1,680	1	365	40	159	835	1,463	342		923	1	5,809
Maryland	23,583	378	1,274	2,954	14,533	3,344	11,714	2,808		10,404	10	71,002
District of Columbia	19,129	250	5	521	1,671	24	14,342	4,425		11,145	22	51,534
Total Eastern States	1,456,344	11,700	29,542	335,128	147,074	31,184	359,923	95,515	15,280	388,434	618	2,870,742
Virginia	45,613	2,445	7,257	1,163	4,728	6,518	31,794	8,537	827	40,311	41	149,234
West Virginia	9,325	11	825		2,175	1,626	14,252	5,447	100	17,392	12	51,165
North Carolina	18,658	2,588	1,083	832	3,800	774	2,846	1,142		12,418	6	44,147
South Carolina	20,615	7,008	1,243	407	1,108	454	2,502	2,156		11,079	19	46,591
Georgia	74,008	31,219	2,792	1,733	14,428	1,273	5,579	2,550	191	33,697	182	167,652
Florida	52,097	627	2,715	2,396	13,914	879	6,321	5,923	78	25,398	12	110,360
Alabama	39,672	13,681	3,673	1,089	2,044	1,566	8,169	7,229		20,557	72	97,752
Mississippi	3,710	2,443	1,127	401	756	987	1,936	1,107	5	4,844	50	17,366
Louisiana	66,756	5,286	4,200	3,584	4,033	1,465	6,829	3,919	1,000	24,111	419	121,602
Texas	223,197	132,721	58,649	3,700	41,130	7,961	16,181	12,469	167	80,381	1,355	577,911
Arkansas	7,573	8,846	3,782	541	1,220	1,368	2,027	1,558	12	12,863	35	39,825
Kentucky	36,412	749	6,991	845	5,189	4,816	10,244	2,654	410	26,624	74	95,008
Tennessee	99,440	8,858	7,100	3,131	9,523	3,269	7,482	4,598	156	35,982	128	179,667
Total Southern States	697,076	216,482	101,437	19,822	104,048	32,956	116,162	59,289	2,946	345,657	2,405	1,698,280
Ohio	155,526	1,108	9,132	23,561	25,934	13,497	85,102	13,317	98	78,539	69	405,883
Indiana	54,360	2,285	5,505	303	9,310	5,229	41,424	5,839	4	20,120	26	144,405
Illinois	728,243	5,980	26,354	86,922	54,784	10,591	78,092	15,054	762	95,151	333	1,102,266
Michigan	131,167	414	2,348	5,729	6,270	2,217	64,275	15,643		35,636	76	263,775
Wisconsin	54,790	235	3,166	178	2,808	2,546	24,871	5,229	10	15,715	34	109,582
Minnesota	112,562	3,756	14,818	2,962	6,930	4,430	30,672	3,101	3,905	54,683	93	237,912
Iowa	26,133	2,024	19,245	401	1,974	5,670	10,607	2,551		11,180	78	79,863
Missouri	115,956	4,326	19,238	3,137	10,666	4,586	31,099	5,352	110	44,300	60	238,830
Total Middle Western States	1,378,737	20,128	99,806	123,193	118,676	48,766	366,142	66,086	4,889	355,324	769	2,582,516
North Dakota	3,100	7,645	3,295		231	312	2,080	385		2,468	21	19,537
South Dakota	3,395	2,705	9,098		526	692	3,070	844		2,412	38	22,780
Nebraska	23,833	7,197	33,024	188	5,641	2,760	4,617	2,114	10	14,818	73	94,275
Kansas	25,291	10,725	22,599	1,433	1,566	3,513	4,070	830	71	12,595	71	82,764
Montana	4,364	6,525	5,803		157	315	1,039	240		1,640	17	20,100
Wyoming	1,681	1,363	5,747		322	523	2,819	565		1,249	18	14,287
Colorado	23,610	5,591	22,813	566	1,346	1,505	8,354	2,299		8,398	30	74,512
New Mexico	3,937	2,204	4,984		429	480	3,766	623		1,788	14	18,225
Oklahoma	66,132	17,409	18,419	613	1,526	3,007	14,340	1,661	1	18,324	75	141,507
Total Western States	155,343	61,364	125,782	2,800	11,744	13,107	44,155	9,561	82	63,692	357	487,987
Washington	114,725	14,308	8,203	1,489	5,259	3,559	21,762	6,035		25,397	485	201,222
Oregon	50,706	8,068	5,640	773	1,141	739	6,548	2,136		22,614	320	98,685
California	476,256	16,440	56,901	10,611	19,254	37,415	524,059	76,039		116,907	1,305	1,335,187
Idaho	6,927	1,973	5,789	4	137	594	8,079	1,228		2,693	60	27,484
Utah	8,212	1,623	2,882	193	2,275	524	7,989	1,568		3,104	110	28,480
Nevada	2,214		1,889		286	250	5,654	1,212		1,778	20	13,303
Arizona	10,053	6,381	7,566		296	258	7,392	121		4,190	68	36,325
Total Pacific States	669,093	48,793	88,870	13,070	28,648	43,339	581,483	88,339		176,683	2,368	1,740,686
Total United States (exclusive of possessions)	4,754,242	393,323	452,150	517,307	432,145	173,475	1,541,102	349,509	24,804	1,471,515	6,701	10,116,273
Alaska (nonmember banks)	488				1		610	73		224	32	1,428
The Territory of Hawaii (nonmember bank)	3,868		591			238	4,877	580		5,067	47	15,268
Virgin Islands of the United States (nonmember bank)	148		4			57	205	102		47		563
Total possessions (nonmember banks)	4,504		595		1	295	5,692	755		5,338	79	17,259
Total United States and possessions	4,758,746	393,323	452,745	517,307	432,146	173,770	1,546,794	350,264	24,804	1,476,853	6,780	10,133,532
New York City (central Reserve city)	999,872	9,547	33	317,775	86,475	22	3,596	8,530	11,221	104,304	425	1,541,800
Chicago (central Reserve city)	647,291	2,464	2,540	86,144	43,942	517	13,380	6,840	702	47,557	180	851,557
Other Reserve cities	2,340,710	148,758	111,213	102,796	185,272	41,774	756,479	155,426	11,558	663,914	3,744	4,521,644
Country banks (member banks)	766,369	232,554	338,364	10,592	116,456	131,162	767,647	178,713	1,323	655,740	2,352	3,201,272
Possessions (nonmember banks)	4,504		595		1	295	5,692	755		5,338	79	17,259

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,792		23	105	813	114	8,113	1,255	30	4,128	1	19,374
New Jersey, District No. 2	35,830	5	1,471	1,126	5,965	1,827	75,629	9,888		39,253	17	171,011
Kentucky, District No. 4	6,822		3,426	16	1,841	2,892	5,049	1,596	66	6,622	25	28,355
Pennsylvania, District No. 4	78,786	310	1,411	4,834	10,246	3,077	42,811	8,695	4,000	33,110	10	187,290
West Virginia, District No. 4	527		32		1,049	127	2,441	546		2,560		7,282
Louisiana, District No. 6	55,678	1,287	3,430	3,557	3,863	1,235	5,397	3,693	1,000	18,717	395	98,252
Mississippi, District No. 6	2,896	2,127	683	388	675	774	1,679	949	5	4,005	22	14,203
Tennessee, District No. 6	30,039	2,859	4,195	2,449	5,830	2,218	5,021	1,618	131	23,631	90	78,081
Indiana, District No. 7	48,430	2,257	4,374	303	8,856	3,938	32,773	4,690	4	13,920	23	119,568
Illinois, District No. 7	706,441	5,782	19,037	86,466	49,253	7,304	69,602	13,135	702	88,065	314	1,046,101
Michigan, District No. 7	129,669	414	2,219	5,711	5,140	2,163	61,102	14,955		33,269	73	254,715
Wisconsin, District No. 7	52,187	168	1,802	178	2,225	1,892	20,226	4,496	3	12,998	29	96,204
Missouri, District No. 10	38,207	3,562	15,083	1,494	4,347	2,975	4,315	1,340	110	20,460	33	91,926
New Mexico, District No. 10	2,883	1	1,803		406	238	3,489	547		1,094	10	10,471
Oklahoma, District No. 10	65,814	16,554	17,665	613	1,526	2,952	14,187	1,617	1	18,045	69	139,043
Arizona, District No. 12	9,758	6,296	6,751		296	258	7,378	121		4,109	59	35,026

U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1943

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										
	Direct obligations									Obligations guaranteed by U. S. Government	Total
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	United States savings bonds	Other bonds maturing in 5 years or less	Other bonds maturing in 5 to 10 years	Bonds maturing in 10 to 20 years	Bonds maturing after 20 years	Total		
Maine	5,718	23,383	13,507	940	4,523	39,497	18,515	6,439	112,522	4,427	116,949
New Hampshire	3,299	18,144	6,742	859	4,075	21,059	8,643	7,266	70,087	1,474	71,561
Vermont	1,964	5,733	3,397	662	3,188	16,110	3,769	3,572	38,395	1,107	39,502
Massachusetts	121,019	416,681	155,131	2,831	136,578	354,812	225,714	79,366	1,492,132	41,309	1,533,441
Rhode Island	10,780	42,364	23,552	205	10,204	34,525	7,989	2,372	131,991	5,470	137,461
Connecticut	61,926	109,763	48,893	887	27,118	97,561	52,292	5,809	404,249	5,738	409,987
Total New England States	204,706	616,068	251,222	6,384	185,686	563,564	316,922	104,824	2,249,376	59,525	2,308,901
New York	540,989	1,675,353	967,637	8,645	715,000	1,744,831	504,771	69,597	6,226,823	657,899	6,884,722
New Jersey	19,736	127,218	116,628	4,452	50,180	377,866	110,654	64,522	871,256	23,461	894,717
Pennsylvania	119,815	383,818	353,206	14,108	236,919	846,657	403,778	134,790	2,493,091	79,574	2,572,665
Delaware	574	1,504	2,152	248	615	7,097	1,065	999	14,254	154	14,408
Maryland	44,025	49,882	26,130	1,948	14,376	259,250	15,912	8,126	419,649	5,495	425,144
District of Columbia	42,382	42,544	54,104	239	19,884	71,358	29,357	3,801	263,669	4,274	267,943
Total Eastern States	767,521	2,280,319	1,519,857	29,640	1,036,974	3,307,059	1,065,537	281,835	10,288,742	770,857	11,059,599
Virginia	17,149	110,093	66,962	2,072	44,427	95,030	48,390	10,559	394,682	15,254	409,936
West Virginia	5,888	28,822	25,293	1,368	15,847	50,601	15,995	3,516	147,330	8,843	156,173
North Carolina	6,858	34,793	19,713	758	14,463	44,116	8,184	3,550	132,435	4,733	137,168
South Carolina	10,617	33,919	14,574	570	10,928	22,137	24,985	521	118,251	5,622	123,873
Georgia	5,799	83,481	65,457	826	51,779	79,070	25,452	3,834	315,698	11,004	326,702
Florida	10,799	82,009	72,242	1,376	29,662	132,310	57,795	19,460	405,653	14,883	420,536
Alabama	29,714	75,950	46,233	1,355	25,703	63,680	20,889	3,506	267,030	17,089	284,119
Mississippi	2,662	19,354	11,469	374	5,427	18,883	5,827	1,024	65,020	792	65,812
Louisiana	23,996	80,866	54,770	595	35,735	112,259	19,537	3,501	331,259	15,724	346,983
Texas	122,802	363,981	213,110	6,758	103,506	388,324	115,422	33,104	1,347,007	56,480	1,403,487
Arkansas	12,770	32,700	16,021	1,288	8,377	28,404	11,725	1,696	112,981	9,951	122,932
Kentucky	6,847	85,672	34,734	2,478	34,738	73,417	28,398	7,817	274,081	6,681	280,762
Tennessee	19,426	97,535	73,179	1,213	45,333	123,621	37,808	12,894	411,009	19,043	430,052
Total Southern States	275,327	1,129,175	713,757	21,011	425,925	1,231,852	420,407	104,982	4,322,436	186,099	4,508,535
Ohio	121,345	320,227	156,777	5,238	146,519	302,674	91,527	34,325	1,178,632	53,519	1,232,151
Indiana	26,186	107,870	73,527	3,396	68,149	189,459	75,269	13,182	557,038	47,547	604,585
Illinois	233,035	911,340	534,918	15,434	366,090	897,320	570,691	163,167	3,691,995	87,077	3,779,072
Michigan	200,776	384,495	161,642	3,281	110,352	306,880	107,652	9,441	1,284,519	64,627	1,349,146
Wisconsin	47,882	148,629	51,766	4,282	46,881	201,592	89,575	36,539	627,146	34,219	661,365
Minnesota	54,471	208,612	110,860	6,248	112,939	249,467	69,681	5,249	817,527	30,627	848,154
Iowa	8,389	50,633	49,054	5,193	38,402	72,121	16,739	4,702	245,233	11,920	257,153
Missouri	51,440	159,196	88,630	2,278	39,989	166,284	78,613	8,903	595,333	22,449	617,782
Total Middle Western States	743,524	2,291,002	1,227,174	45,350	929,321	2,385,797	1,099,747	275,508	8,997,423	351,985	9,349,408
North Dakota	9,113	19,781	13,202	1,482	8,672	18,766	3,091	244	74,351	2,440	76,791
South Dakota	1,806	18,227	16,686	980	9,383	22,867	3,540	292	73,781	3,334	77,115
Nebraska	6,528	66,734	39,081	3,125	47,821	104,111	39,863	6,907	314,170	5,904	320,074
Kansas	27,264	76,498	51,949	5,199	47,926	61,093	15,334	5,973	291,236	17,399	308,635
Montana	8,555	31,311	13,080	1,353	10,115	21,157	6,337	346	92,254	2,280	94,534
Wyoming	6,412	10,046	6,338	581	3,555	10,358	3,788	307	41,385	1,228	42,613
Colorado	48,576	85,559	52,453	1,734	19,520	57,806	17,186	7,666	290,500	12,291	302,791
New Mexico	5,097	14,320	12,072	385	5,523	12,710	5,080	258	55,445	1,521	56,966
Oklahoma	20,897	93,069	37,245	3,989	23,439	81,024	45,765	5,442	310,870	12,873	323,743
Total Western States	134,248	415,545	242,106	18,828	175,954	389,892	139,984	27,435	1,543,992	59,270	1,603,262
Washington	80,696	144,592	107,784	1,031	83,536	225,209	90,385	20,420	753,653	6,994	760,647
Oregon	23,565	65,569	99,847	518	56,523	184,028	73,736	17,668	521,454	6,068	527,522
California	510,371	900,004	337,787	1,457	197,607	1,015,598	346,051	123,316	3,432,191	143,312	3,575,503
Idaho	7,321	17,676	6,531	405	8,228	44,472	16,243	11,021	111,897	7,082	118,979
Utah	14,439	18,764	6,914	142	12,819	18,666	18,777	7,664	98,185	7,429	105,614
Nevada	----------	18,552	5,418	88	3,602	17,448	6,884	600	52,592	1,834	54,426
Arizona	----------	24,063	12,716	80	5,623	15,948	13,070	7,329	78,829	13,546	92,375
Total Pacific States	636,392	1,189,220	576,997	3,721	367,938	1,521,369	565,146	188,018	5,048,801	186,265	5,235,066
Total United States (exclusive of possessions)	2,761,718	7,921,329	4,531,113	124,934	3,121,798	9,399,533	3,607,743	982,602	32,450,770	1,614,001	34,064,771
Alaska (nonmember banks)	899	1,018	243	85	632	4,097	2,216	44	9,234	4	9,238
The Territory of Hawaii (nonmember bank)	----------	12,241	15,517	15	5,226	34,292	21,936	1,150	90,377	12,295	102,672
Virgin Islands of the United States (nonmember bank)	----------	1,061	204	8	----------	190	83	324	1,870	4	1,874
Total possessions (nonmember banks)	899	14,320	15,964	108	5,858	38,579	24,235	1,518	101,481	12,303	113,784
Total United States and possessions	2,762,617	7,935,649	4,547,077	125,042	3,127,656	9,438,112	3,631,978	984,120	32,552,251	1,626,304	34,178,555
New York City (central Reserve city)	496,080	1,537,384	861,353	115	651,718	1,399,276	365,030	1,003	5,311,959	632,142	5,944,101
Chicago (central Reserve city)	159,878	703,199	402,605	909	258,068	572,898	472,998	140,503	2,711,058	34,395	2,745,453
Other Reserve cities	1,395,015	3,513,556	1,786,464	7,883	1,325,084	3,979,992	1,510,252	363,065	13,881,311	573,186	14,454,497
Country banks (member banks)	710,745	2,167,190	1,480,691	116,027	886,928	3,447,367	1,259,463	478,031	10,546,442	374,278	10,920,720
Possessions (nonmember banks)	899	14,320	15,964	108	5,858	38,579	24,235	1,518	101,481	12,303	113,784

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	12,123	25,669	13,911	148	7,573	16,737	10,689	681	87,531	1,997	89,528
New Jersey, District No. 2	13,681	99,697	77,326	2,926	33,152	300,078	89,456	57,280	673,596	17,481	691,077
Kentucky, District No. 4	275	15,556	8,913	1,511	5,887	23,680	8,082	5,580	69,484	1,996	71,480
Pennsylvania, District No. 4	48,744	142,590	173,603	5,193	119,619	307,909	97,405	20,939	916,002	28,173	944,175
West Virginia, District No. 4	457	2,172	710	164	1,493	3,804	2,628	480	11,908	525	12,433
Louisiana, District No. 6	21,108	50,620	49,910	432	32,446	104,208	13,298	3,155	275,177	9,148	284,325
Mississippi, District No. 6	2,262	16,757	8,352	268	4,757	16,292	5,381	1,009	55,078	771	55,849
Tennessee, District No. 6	10,942	63,938	40,489	874	34,049	81,341	24,519	6,981	263,133	10,408	273,541
Indiana, District No. 7	19,268	84,718	61,960	2,457	60,767	163,775	67,192	11,811	471,948	44,872	516,820
Illinois, District No. 7	222,934	886,752	519,083	11,097	349,390	820,441	544,341	156,824	3,510,862	78,495	3,589,357
Michigan, District No. 7	199,103	377,876	154,718	2,554	106,707	293,041	103,800	7,670	1,245,469	63,534	1,309,003
Wisconsin, District No. 7	46,652	140,808	43,257	3,307	40,141	183,626	84,897	34,395	577,083	33,041	610,124
Missouri, District No. 10	30,232	75,363	51,359	1,007	20,928	54,301	13,817	3,438	250,445	14,555	265,000
New Mexico, District No. 10	3,348	10,563	8,057	130	4,607	9,181	3,956	156	39,998	1,392	41,390
Oklahoma, District No. 10	20,872	92,364	36,700	3,920	23,301	79,982	45,558	5,395	308,092	12,849	320,941
Arizona, District No. 12	----------	23,863	12,316	50	5,523	14,899	13,013	7,329	76,993	13,364	90,357

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1943

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)[1]	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total[1]
Maine	4,477	16,006	16	59	4,911	24,212	49,681
New Hampshire	4,324	13,481	3	4	3,328	16,015	37,155
Vermont	2,168	8,443	20	21	1,746	9,460	21,858
Massachusetts	114,607	90,419	772	263	48,799	378,006	632,866
Rhode Island	4,710	12,643	218	69	5,039	26,952	49,631
Connecticut	28,553	78,617	352	122	15,537	71,182	194,363
Total New England States	158,839	219,609	1,381	538	79,360	525,827	985,554
New York	582,773	95,614	409	9,261	60,944	1,630,077	2,379,078
New Jersey	30,150	128,888	689	5	27,559	163,610	350,901
Pennsylvania	167,956	254,614	1,242	370	72,896	597,477	1,094,555
Delaware	376	2,163			748	2,962	6,249
Maryland	23,638	38,577	71	7	10,815	90,303	163,411
District of Columbia	16,035	32,118	2	51	8,202	70,020	126,428
Total Eastern States	820,928	551,974	2,413	9,694	181,164	2,554,449	4,120,622
Virginia	37,817	63,285	390		17,400	94,433	213,325
West Virginia	8,797	47,453	838		8,604	36,881	102,573
North Carolina	7,606	51,710	254		7,255	32,973	99,798
South Carolina	8,304	44,590	271		7,183	27,907	88,255
Georgia	58,764	63,934	104		9,513	101,245	233,560
Florida	30,490	106,724	217	40	17,274	98,974	253,719
Alabama	19,677	79,331	544	211	12,786	73,916	186,465
Mississippi	1,868	29,328	10		3,695	18,886	53,787
Louisiana	36,552	62,536	299	10	11,035	113,384	223,816
Texas	132,063	499,216	2,450	467	47,550	461,713	1,143,459
Arkansas	6,213	53,140	96		5,034	37,460	101,943
Kentucky	29,483	65,694	350		9,690	71,071	176,288
Tennessee	33,903	115,482	1,798	3	15,829	129,361	296,376
Total Southern States	411,537	1,282,423	7,621	731	172,848	1,298,204	3,173,364
Ohio	117,487	172,019	2,067	108	37,359	319,065	648,105
Indiana	39,013	136,249	386	23	24,000	144,708	344,379
Illinois	283,543	335,894	1,675	1,451	66,905	918,855	1,608,323
Michigan	106,611	124,039	134	279	31,153	297,599	559,815
Wisconsin	42,818	93,088	1,051	23	11,852	120,694	269,526
Minnesota	67,118	114,659	308	298	12,388	188,268	383,039
Iowa	14,764	61,910			7,702	69,551	153,927
Missouri	77,604	124,391	1,108	18	11,087	180,950	395,158
Total Middle Western States	748,958	1,162,249	6,729	2,200	202,446	2,239,690	4,362,272
North Dakota	2,173	16,384	29	15	1,655	15,337	35,593
South Dakota	2,446	11,989	12		2,080	18,377	34,904
Nebraska	36,014	70,802			5,496	101,450	213,762
Kansas	10,803	115,189	353		7,158	94,774	228,277
Montana	4,246	21,794	400	65	2,439	27,116	56,060
Wyoming	1,588	25,997	161		2,403	12,518	42,667
Colorado	21,733	91,068	3,720	13	7,450	90,601	214,585
New Mexico	1,078	27,285	150		2,519	16,119	47,151
Oklahoma	25,839	145,285	1,657		10,092	117,785	300,658
Total Western States	105,920	525,793	6,482	93	41,292	494,077	1,173,657
Washington	67,716	78,439	2,677	166	21,675	167,359	338,032
Oregon	42,635	33,044	1,120	11	13,154	112,170	202,134
California	356,316	208,247	3,983	973	65,086	842,610	1,477,215
Idaho	5,610	23,054	1,090		4,202	25,874	59,830
Utah	8,411	12,400		1	2,745	34,058	57,615
Nevada	2,767	5,236	135		1,819	10,354	20,311
Arizona	5,802	17,336	15	181	4,620	18,470	46,424
Total Pacific States	489,257	377,756	9,020	1,332	113,301	1,210,895	2,201,561
Total United States (exclusive of possessions)	2,735,439	4,119,804	33,646	14,588	790,411	8,323,142	16,017,030
Alaska (nonmember banks)	398	318	105	40	2,673	[2] 9,615	13,149
The Territory of Hawaii (nonmember bank)	5,751	2,963	42	12	14,540	[2] 25,769	49,077
Virgin Islands of the United States (nonmember bank)		315			345	[2] 748	1,408
Total possessions (nonmember banks)	6,149	3,596	147	52	17,558	[2] 36,132	63,634
Total United States and possessions	2,741,588	4,123,400	33,793	14,640	807,969	8,359,274	16,080,664
New York City (central Reserve city)	533,679	11,876	250	9,163	30,743	1,465,790	2,051,501
Chicago (central Reserve city)	220,597	119,999	1,349	1,442	31,527	681,195	1,056,109
Other Reserve cities	1,569,404	1,316,040	14,560	2,468	285,317	3,817,871	7,005,660
Country banks (member banks)	411,759	2,671,889	17,487	1,515	442,824	2,358,286	5,903,760
Possessions (nonmember banks)	6,149	3,596	147	52	17,558	[2] 36,132	63,634

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	3,631	9,278		110	3,458	16,951	33,428
New Jersey, District No. 2	22,996	99,243	621	5	18,745	121,150	262,760
Kentucky, District No. 4	1,436	32,282	350		3,965	18,813	56,846
Pennsylvania, District No. 4	50,967	96,893	762	48	26,145	210,780	385,595
West Virginia, District No. 4	1,121	3,114	181		924	3,394	8,734
Louisiana, District No. 6	30,162	38,586	299	10	8,395	98,576	176,028
Mississippi, District No. 6	1,662	22,273	5		2,876	16,069	42,885
Tennessee, District No. 6	15,956	79,351	1,765		11,145	73,287	181,504
Indiana, District No. 7	31,492	109,891	386	23	19,615	124,643	286,050
Illinois, District No. 7	269,400	291,953	1,675	1,446	61,180	876,271	1,501,925
Michigan, District No. 7	105,907	115,651	104	279	29,581	290,319	541,841
Wisconsin, District No. 7	41,678	79,074	1,024	23	10,346	112,313	244,458
Missouri, District No. 10	39,993	75,992	1,108		5,220	84,411	206,724
New Mexico, District No. 10	654	11,808	150		1,247	8,553	22,412
Oklahoma, District No. 10	25,630	142,336	1,647		9,773	116,281	295,667
Arizona, District No. 12	5,722	16,575	15		4,429	17,979	44,720

[1] Excludes reciprocal balances.
[2] Reserve with approved national banking associations.

[In thousands of dollars]

Location	Demand deposits [1]							
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States [1]	Banks in foreign countries	Certified and cashiers' checks, etc.[2]	Total [1]
		War loan and Series E bond accounts	Other accounts					
Maine	94,589	8,242	1,004	8,486	7,700	9	1,745	121,775
New Hampshire	77,515	8,781	1,054	9,006	6,523		2,396	105,275
Vermont	39,739	1,238	459	2,570	1,037		920	45,963
Massachusetts	1,536,829	335,782	3,868	100,880	296,812	16,302	22,680	2,313,153
Rhode Island	147,885	30,091	1,519	6,283	9,058	286	1,230	196,352
Connecticut	440,482	66,839	1,902	20,328	23,721		11,234	564,506
Total New England States	2,337,039	450,973	9,806	147,553	344,851	16,597	40,205	3,347,024
New York	6,265,357	1,441,416	23,185	242,166	1,213,791	358,681	301,946	9,846,542
New Jersey	693,679	105,177	6,418	104,272	16,942	13	19,552	946,053
Pennsylvania	2,345,882	324,255	4,563	97,953	472,061	6,911	39,673	3,291,298
Delaware	14,936	784	204	102	452		215	16,693
Maryland	341,457	80,790	2,102	23,889	81,884	194	2,401	532,717
District of Columbia	290,172	36,161	5,247	73	37,097	373	6,446	375,569
Total Eastern States	9,951,483	1,988,583	41,719	468,455	1,822,227	366,172	370,233	15,008,872
Virginia	362,846	63,747	10,041	33,504	91,784		15,233	577,155
West Virginia	163,286	20,837	1,182	20,620	21,980		5,698	233,603
North Carolina	181,626	16,180	1,096	16,833	19,825		4,976	240,536
South Carolina	165,229	15,037	3,345	30,912	16,707		3,027	234,257
Georgia	379,189	75,671	7,028	40,879	137,579	24	8,692	649,062
Florida	438,082	62,120	5,301	65,084	117,512	1,039	8,916	698,054
Alabama	326,786	47,695	4,468	56,091	51,395	230	5,232	491,897
Mississippi	71,992	7,820	2,585	20,123	14,619		802	117,941
Louisiana	368,575	48,835	4,089	39,587	146,227	3,152	5,325	615,790
Texas	1,910,289	219,193	19,053	140,748	503,711	4,121	80,580	2,877,695
Arkansas	156,616	15,002	1,829	22,021	41,973		1,769	239,210
Kentucky	322,167	36,547	2,415	16,325	100,191		3,903	481,548
Tennessee	403,372	75,886	4,154	57,427	240,237		9,145	790,221
Total Southern States	5,250,055	704,570	66,586	560,154	1,503,740	8,566	153,298	8,246,969
Ohio	1,311,127	179,938	4,020	96,176	180,372	1,000	28,904	1,801,537
Indiana	619,605	98,848	4,413	81,343	96,787	91	16,825	917,912
Illinois	3,603,738	719,669	5,255	226,353	949,480	13,138	52,214	5,569,847
Michigan	1,278,886	221,990	7,979	94,884	142,130	1,565	18,454	1,765,888
Wisconsin	506,050	105,637	3,169	47,958	98,600	203	10,741	772,358
Minnesota	694,075	138,925	1,786	89,993	253,115	2,166	15,097	1,195,157
Iowa	247,147	35,940	3,556	46,249	100,520		3,764	437,176
Missouri	604,016	87,556	2,961	44,381	369,955	281	10,779	1,119,929
Total Middle Western States	8,864,644	1,588,503	33,139	727,337	2,190,959	18,444	156,778	13,579,804
North Dakota	83,590	5,787	440	3,493	9,625		1,067	104,002
South Dakota	79,440	8,964	1,552	14,911	7,457		816	113,140
Nebraska	353,509	41,677	1,842	31,776	149,446		3,984	582,234
Kansas	362,656	47,776	4,625	72,817	81,264		4,969	574,107
Montana	104,271	8,721	220	15,275	12,698		1,798	142,983
Wyoming	55,597	3,643	625	10,465	9,078		920	80,328
Colorado	358,098	29,755	4,162	17,321	72,209	37	4,696	486,278
New Mexico	73,652	5,685	1,120	17,389	7,977		1,424	107,247
Oklahoma	437,714	61,340	3,375	80,449	116,771		19,724	719,373
Total Western States	1,908,527	213,348	17,961	263,896	466,525	37	39,398	2,909,692
Washington	764,691	110,930	6,453	70,378	80,279	1,309	13,680	1,047,720
Oregon	440,871	74,398	4,916	66,377	32,322	329	15,719	634,932
California	3,282,208	434,133	27,513	318,030	211,232	12,126	131,199	4,416,441
Idaho	128,275	9,452	2,359	15,969	5,537		1,629	163,221
Utah	98,692	8,740	416	15,356	30,568		1,332	155,104
Nevada	47,579	4,683	804	8,491	1,304		1,299	64,160
Arizona	110,249	13,043	1,790	16,751	2,298	419	2,733	147,283
Total Pacific States	4,872,565	655,379	44,251	511,352	363,540	14,183	167,591	6,628,861
Total United States (exclusive of possessions)	33,184,313	5,601,356	213,462	2,678,747	6,691,842	423,999	927,503	49,721,222
Alaska (nonmember banks)	14,737	289	2,526	695	39		308	18,594
The Territory of Hawaii (nonmember bank)	54,765	531	33,144	14,465	1,209		1,347	105,461
Virgin Islands of the United States (nonmember bank)	1,022	9	185	998	1		12	2,227
Total possessions (nonmember banks)	70,524	829	35,855	16,158	1,249		1,667	126,282
Total United States and possessions	33,254,837	5,602,185	249,317	2,694,905	6,693,091	423,999	929,170	49,847,504
New York City (central Reserve city)	5,603,709	1,332,042	18,617	113,781	1,201,516	358,615	287,129	8,915,409
Chicago (central Reserve city)	2,493,496	606,219	1,927	167,962	837,171	13,124	36,359	4,156,258
Other Reserve cities	13,814,554	2,408,327	87,034	1,162,996	3,870,174	48,403	367,964	21,759,452
Country banks (member banks)	11,272,554	1,254,768	105,884	1,234,008	782,981	3,857	236,051	14,890,103
Possessions (nonmember banks)	70,524	829	35,855	16,158	1,249		1,667	126,282
States Located in 2 Federal Reserve Districts—Deposits								
Connecticut, District No. 2	80,629	14,673	306	4,507	4,618		2,742	107,475
New Jersey, District No. 2	513,851	84,710	4,209	63,878	15,153	13	17,470	699,284
Kentucky, District No. 4	101,544	7,826	387	7,444	3,180		748	121,129
Pennsylvania, District No. 4	847,941	99,817	2,015	29,753	172,272	208	16,014	1,168,020
West Virginia, District No. 4	12,786	2,889	211	1,200	2,037		262	19,385
Louisiana, District No. 6	290,845	40,016	3,190	33,879	120,156	3,152	2,813	494,051
Mississippi, District No. 6	54,087	6,589	2,208	17,426	14,082		700	95,092
Tennessee, District No. 6	240,554	47,495	2,987	37,664	121,096		7,256	457,052
Indiana, District No. 7	521,988	89,830	4,090	71,627	82,947	91	9,886	780,459
Illinois, District No. 7	3,438,717	700,986	3,873	210,042	867,791	13,138	50,030	5,284,577
Michigan, District No. 7	1,251,174	219,063	7,636	90,384	141,804	1,565	18,075	1,729,701
Wisconsin, District No. 7	464,084	100,406	3,019	44,139	95,252	203	10,181	717,284
Missouri, District No. 10	234,811	31,226	944	12,862	234,330	9	8,209	522,391
New Mexico, District No. 10	35,306	5,024	794	14,045	7,186		890	63,245
Oklahoma, District No. 10	429,898	60,931	3,315	79,019	116,529		19,395	709,087
Arizona, District No. 12	107,147	13,042	1,765	16,288	2,298	55	2,645	143,240

[1] Excludes reciprocal bank balances.
[2] Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
66,272	59	16	322	11		66,680	Maine.
26,453	309	59	166	348		27,335	New Hampshire.
39,217	156	4	302			39,679	Vermont.
286,933	1,368	102	239	115		288,757	Massachusetts.
14,850	127	50		200		15,227	Rhode Island.
118,087	1,838	35	346			120,306	Connecticut.
551,812	3,857	266	1,375	674		557,984	Total New England States.
908,616	4,278		13,170	1,689	2,550	930,303	New York.
537,686	4,497		3,567	58		545,808	New Jersey.
1,038,399	1,120	661	37,506	6,283		1,083,969	Pennsylvania.
8,550			6			8,556	Delaware.
107,627	1,722	19	902	3,336		113,606	Maryland.
61,951		25		75		62,051	District of Columbia.
2,662,829	11,617	705	55,151	11,441	2,550	2,744,293	Total Eastern States.
172,077	6,670	20	4,154	876		183,797	Virginia.
70,463	409	70	237	354		71,533	West Virginia.
40,112	1,464	5	363	37		41,981	North Carolina.
25,256	699	7	354	120		26,436	South Carolina.
84,703	1,730	73	57	243		86,806	Georgia.
81,972	4,740	54	5,376	1,640		93,782	Florida.
97,861	1,468	10	500	410		100,249	Alabama.
24,348	2,745	19	2			27,114	Mississippi.
85,620	1,517	52	2,213			89,402	Louisiana.
199,558	5,818	520	15,516	857		222,269	Texas.
31,565	453	21	96	150		32,285	Arkansas.
66,892	1,942	17	406	55		69,312	Kentucky.
137,394	3,268	58	898	4,049		145,667	Tennessee.
1,117,821	32,923	926	30,172	8,791		1,190,633	Total Southern States.
477,739	105	272	39,754	3,030		520,900	Ohio.
198,129	2,258	315	25	3,999		204,726	Indiana.
840,684	3,472	205	19,532			863,893	Illinois.
432,782	1,106	40	2,833	607		437,368	Michigan.
260,516	50	80	457	554		261,657	Wisconsin.
251,277	907	154	1,814	714		254,866	Minnesota.
78,700	1,749	50	24	1		80,524	Iowa.
122,792	3,648	142	1,223	18		127,823	Missouri.
2,662,619	13,295	1,258	65,662	8,923		2,751,757	Total Middle Western States.
25,761	2	10	78	55		25,906	North Dakota.
20,854	25	2	328			21,209	South Dakota.
55,574	227	25	33	8		55,867	Nebraska.
41,912	1,034	49	59	171		43,225	Kansas.
25,592	27	15	123	5		25,762	Montana.
16,261	117	22	499	226		17,125	Wyoming.
92,519	300	5	144	2,742		95,710	Colorado.
15,509	102	12		6		15,629	New Mexico.
53,215	1,355	149	1,161	2,342		58,222	Oklahoma.
347,197	3,189	289	2,425	5,555		358,655	Total Western States.
250,609	4,191	19	105	685		255,609	Washington.
184,334	1,648	15	4,332	200		190,529	Oregon.
1,959,749	19,716	376	80,243	2,525	1,500	2,064,109	California.
38,078	1,462	12		105		39,657	Idaho.
34,832	1,795	20		50		36,697	Utah.
23,259	151		27			23,437	Nevada.
25,954		26	91	15		26,086	Arizona.
2,516,815	28,963	468	84,798	3,580	1,500	2,636,124	Total Pacific States.
9,859,093	93,844	3,912	239,583	38,964	4,050	10,239,446	Total United States (exclusive of possessions).
4,754		5				4,759	Alaska (nonmember banks).
61,014		1,865	110			62,989	The Territory of Hawaii (nonmember bank).
1,398			56	26	3	1,483	Virgin Islands of the United States (nonmember bank).
67,166		1,870	166	26	3	69,231	Total possessions (nonmember banks).
9,926,259	93,844	5,782	239,749	38,990	4,053	10,308,677	Total United States and possessions.
297,433	1,487		8,536	160	2,550	310,166	New York City (central Reserve city).
387,158	2,250		500			389,908	Chicago (central Reserve city).
3,949,748	51,030	766	123,746	26,641	1,500	4,153,431	Other Reserve cities
5,224,754	39,077	3,146	106,801	12,163		5,385,941	Country banks (member banks).
67,166		1,870	166	26	3	69,231	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

31,958		5	19			31,982	Connecticut, District No. 2.
426,204	1,250		2,135	25		429,614	New Jersey, District No. 2.
32,755	5	1	387	30		33,178	Kentucky, District No. 4.
310,178	92	316	11,534	5,682		327,802	Pennsylvania, District No. 4.
7,863		35	204	132		8,234	West Virginia, District No. 4.
70,188	1,517	47	2,213			73,965	Louisiana, District No. 6.
21,618	2,745	11				24,374	Mississippi, District No. 6.
88,785	3,268	56	723	3,896		96,728	Tennessee, District No. 6.
162,398	2,258	276	15	3,918		168,865	Indiana, District No. 7.
766,223	3,462	49	13,113			782,847	Illinois, District No. 7.
398,575	1,103	10	2,649	607		402,944	Michigan, District No. 7.
226,359	50	70	372	554		227,405	Wisconsin, District No. 7.
39,341		12	7			39,360	Missouri, District No. 10.
12,372	100	12				12,484	New Mexico, District No. 10.
52,428	1,355	149	1,161	2,337		57,430	Oklahoma, District No. 10.
25,177		26	91	15		25,309	Arizona, District No. 12.

Condition of National Banks in Each Federal Reserve District, Dec. 31, 1943

[In thousands of dollars]

	District No. 1 (301 banks)	District No. 2 (565 banks)	District No. 3 (564 banks)	District No. 4 (493 banks)	District No. 5 (337 banks)	District No. 6 (260 banks)	District No. 7 (537 banks)	District No. 8 (318 banks)	District No. 9 (358 banks)	District No. 10 (637 banks)	District No. 11 (473 banks)	District No. 12 (197 banks)	Total (5,040 banks)[1]
ASSETS													
Loans and discounts, including overdrafts	716,688	2,014,268	566,022	628,810	406,391	566,300	1,596,451	439,133	322,767	507,278	612,778	1,739,387	10,116,273
United States Government obligations, direct and guaranteed	2,219,373	7,665,327	1,846,538	2,260,239	1,507,804	1,645,672	6,282,457	1,128,950	1,187,978	1,601,444	1,486,541	5,233,048	34,064,771
Obligations of States and political subdivisions	56,390	344,925	109,380	150,819	58,852	176,482	294,457	96,558	54,047	127,473	101,795	357,449	1,928,627
Other bonds, notes, and debentures	84,973	286,826	200,674	135,288	40,557	36,612	216,337	47,295	36,323	41,894	17,820	95,270	1,239,869
Corporate stocks, including stocks of Federal Reserve banks	11,140	44,121	10,182	11,386	4,551	6,226	27,124	6,455	3,095	7,856	5,129	11,796	149,061
Total loans and investments	*3,088,564*	*10,355,467*	*2,732,796*	*3,186,542*	*2,018,155*	*2,430,692*	*8,416,826*	*1,718,391*	*1,604,210*	*2,285,945*	*2,224,063*	*7,436,950*	*47,498,601*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [2]	952,126	2,675,266	803,350	1,099,280	785,056	1,074,161	2,728,201	700,320	552,638	1,224,094	1,222,681	2,199,857	16,017,030
Bank premises owned, furniture and fixtures	41,119	115,500	49,163	54,440	29,256	41,502	54,716	16,419	13,924	21,532	37,311	70,590	545,472
Real estate owned other than bank premises	2,055	7,821	11,984	1,387	1,418	2,046	179	1,840	39	214	1,267	3,739	33,989
Investments and other assets indirectly representing bank premises or other real estate	573	3,270	1,128	1,642	992	906	2,312	159	4,622	2,319	3,300	26,052	47,275
Customers' liability on acceptances outstanding	4,258	11,820	2,443	157	460	2,279	1,684	957	136	41	514	1,321	26,070
Interest, commissions, rent, and other income earned or accrued but not collected	6,958	23,590	5,262	5,740	2,794	5,679	20,138	2,955	4,232	3,173	1,743	18,993	101,257
Other assets	11,247	4,728	9,129	1,672	4,807	3,141	9,398	1,353	420	2,361	1,691	6,871	56,818
Total assets [2]	4,106,900	13,197,462	3,615,255	4,350,860	2,842,938	3,560,406	11,233,454	2,442,394	2,180,221	3,539,679	3,492,570	9,764,373	64,326,512
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,256,410	6,859,837	1,692,705	2,273,398	1,491,830	1,729,543	5,923,110	1,189,805	1,031,054	1,829,875	2,037,283	4,869,463	33,184,313
Time deposits of individuals, partnerships, and corporations	519,854	1,366,778	848,253	828,535	469,623	445,127	1,632,255	310,684	391,848	310,407	219,691	2,516,038	9,859,093
Deposits of U. S. Government and postal savings	449,918	1,574,032	255,270	297,929	263,740	320,487	1,177,476	172,919	176,231	239,746	255,791	729,035	5,912,574
Deposits of States and political subdivisions	44,402	325,875	136,106	186,452	130,437	259,892	478,614	118,845	134,603	240,208	167,209	595,687	2,918,330
Deposits of banks [2]	357,504	1,596,520	309,367	367,943	272,473	572,454	1,308,391	490,515	289,509	675,572	536,168	382,439	7,158,855
Other deposits (certified and cashiers' checks, etc.)	37,463	322,158	25,956	45,928	37,519	33,609	91,936	18,608	19,717	43,063	84,043	167,503	927,503
Total deposits [2]	3,765,551	12,045,200	3,267,657	4,000,185	2,665,622	3,361,112	10,611,782	2,301,376	2,042,962	3,338,871	3,300,185	9,260,165	59,960,668
Demand deposits [2]	*3,239,549*	*10,653,301*	*2,386,740*	*3,110,071*	*2,174,452*	*2,885,208*	*8,949,197*	*1,975,908*	*1,646,543*	*3,017,670*	*3,057,765*	*6,624,818*	*49,721,222*
Time deposits	*526,002*	*1,391,899*	*880,917*	*890,114*	*491,170*	*475,904*	*1,662,585*	*325,468*	*396,419*	*321,201*	*242,420*	*2,635,347*	*10,239,446*
Bills payable, rediscounts, and other liabilities for borrowed money	4,135	2,225	385	65	720			100	500	25			8,155
Mortgages or other liens on bank premises and other real estate		10	14						37				61
Acceptances executed by or for account of reporting banks and outstanding	5,297	14,411	2,837	157	460	2,726	1,835	957	136	41	514	2,105	31,476
Interest, discount, rent, and other income collected but not earned	1,615	3,811	1,451	866	1,026	1,962	4,133	889	1,850	653	424	5,195	23,875
Interest, taxes, and other expenses accrued and unpaid	7,888	26,405	5,087	6,938	4,578	4,255	24,972	3,490	4,563	3,947	4,501	21,649	118,273
Other liabilities	8,245	190,608	3,685	2,018	1,843	1,833	7,961	987	498	797	1,795	13,670	233,940
Total liabilities [2]	3,792,731	12,282,670	3,281,116	4,010,229	2,674,249	3,371,888	10,650,683	2,307,799	2,050,546	3,344,334	3,307,419	9,302,784	60,376,448
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	114,804	315,198	125,197	129,941	68,056	84,658	247,139	55,046	53,602	77,938	78,280	177,856	1,527,715
Surplus	136,886	448,663	137,973	138,500	64,411	67,324	216,434	49,902	46,521	66,196	66,086	178,100	1,616,996
Undivided profits	42,713	119,449	53,295	44,657	26,767	22,436	67,196	23,392	20,302	37,820	29,396	53,748	541,171
Reserves and retirement account for preferred stock	19,766	31,482	17,674	27,533	9,455	14,100	52,002	6,255	9,250	13,391	11,389	51,885	264,182
Total capital accounts	314,169	914,792	334,139	340,631	168,689	188,518	582,771	134,595	129,675	195,345	185,151	461,589	3,950,064
Total liabilities and capital accounts [2]	4,106,900	13,197,462	3,615,255	4,350,860	2,842,938	3,560,406	11,233,454	2,442,394	2,180,221	3,539,679	3,492,570	9,764,373	64,326,512
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	5,393	20,198	11,757	12,075	4,207	11,597	16,926	3,454	2,791	3,372	5,789	20,382	117,941
Class B preferred stock	2,132	3,615	1,861	415	120	75	653	353	90	209	6	22	9,551
Common stock	107,281	291,942	111,596	117,451	63,729	72,986	229,560	51,244	50,721	74,357	72,485	157,452	1,400,804
Total	114,806	315,755	125,214	129,941	68,056	84,658	247,139	55,051	53,602	77,938	78,280	177,856	1,528,296
Retirable value of preferred capital stock:													
Class A preferred stock	6,186	30,991	14,979	15,691	4,340	11,688	16,926	3,544	2,791	3,372	6,307	42,976	159,791
Class B preferred stock	2,487	4,357	2,461	415	120	75	653	363	90	209	6	22	11,258
Total	8,673	35,348	17,440	16,106	4,460	11,763	17,579	3,907	2,881	3,581	6,313	42,998	171,049
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	717,847	2,168,689	521,488	642,364	528,340	717,444	1,859,982	380,040	488,294	595,961	593,313	1,611,048	10,824,810
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,814	25,163	14,587	38,485	21,720	54,081	4,385	12,815	14,732	53,809	37,415	143,259	424,265
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	3,126	33,524	6,496	4,603	8,192	5,062	16,879	2,574	4,635	3,108	1,247	8,299	97,745
Securities loaned		9,630	461				4,224			50			14,365
Total	724,787	2,237,006	543,032	685,452	558,252	776,587	1,885,470	395,429	507,661	652,928	631,975	1,762,606	11,361,185
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law	495,039	1,810,590	352,966	508,659	394,432	595,568	1,524,573	262,931	317,809	478,632	444,352	1,387,915	8,573,466
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	4,135	2,225	385	65	720			100	500	25			8,155
Other liabilities secured by pledged assets						1	324					5	330
Total	499,174	1,812,815	353,351	508,724	395,152	595,569	1,524,897	263,031	318,309	478,657	444,352	1,387,920	8,581,951

[1] Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.
[2] Excludes reciprocal bank balances.

Reserve of National Banks, Dec. 31, 1943

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits [1]	Deductions allowed in computing reserves [2]	Net demand deposits subject to reserve [1]	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (percent)	Ratio of reserves held to net demand plus time deposits (percent)
						Required [3]	Held	Excess		
Central Reserve city banks:										
District No. 2	7,583,367	545,555	7,037,812	310,166	7,347,978	1,426,172	1,465,790	39,618	19.41	19.95
District No. 7	3,550,039	340,464	3,209,575	389,908	3,599,483	665,310	681,195	15,885	18.48	18.92
Reserve city banks:										
District No. 1	1,501,654	133,807	1,367,847	89,304	1,457,151	278,928	285,635	6,707	19.14	19.60
District No. 2	51,501	6,177	45,324	22,211	67,535	10,397	11,856	1,459	15.39	17.56
District No. 3	1,216,995	143,142	1,073,853	78,592	1,152,445	219,486	230,022	10,536	19.05	19.96
District No. 4	1,679,291	233,658	1,445,633	266,485	1,712,118	305,116	326,119	21,003	17.82	19.05
District No. 5	874,658	118,830	755,828	129,482	885,310	158,934	174,621	15,687	17.95	19.72
District No. 6	1,330,859	241,793	1,089,066	189,796	1,278,862	229,201	258,600	29,399	17.92	20.22
District No. 7	2,643,171	435,134	2,208,037	578,170	2,786,207	476,298	505,519	29,221	17.09	18.14
District No. 8	1,013,158	152,026	861,132	122,918	984,050	179,601	182,254	2,653	18.25	18.52
District No. 9	799,733	115,819	683,914	93,275	777,189	142,379	144,525	2,146	18.32	18.60
District No. 10	1,715,127	350,482	1,364,645	165,476	1,530,121	282,858	342,210	59,352	18.49	22.36
District No. 11	1,522,102	299,391	1,222,711	152,044	1,374,755	253,665	302,169	48,504	18.45	21.98
District No. 12	5,002,876	655,185	4,347,691	2,265,678	6,613,369	1,005,479	1,054,341	48,862	15.20	15.94
Country banks:										
District No. 1	1,301,595	231,732	1,069,863	436,698	1,506,561	175,983	223,241	47,258	11.68	14.82
District No. 2	1,477,634	261,803	1,215,831	1,059,522	2,275,353	233,788	290,532	56,744	10.27	12.77
District No. 3	924,056	170,906	753,150	802,325	1,555,475	153,580	202,097	48,517	9.87	12.99
District No. 4	1,140,310	241,661	898,649	623,629	1,522,278	163,228	225,933	62,705	10.72	14.84
District No. 5	1,069,931	256,865	813,066	361,688	1,174,754	135,530	174,502	38,972	11.54	14.85
District No. 6	1,274,763	305,162	969,601	286,108	1,255,709	152,911	203,422	50,511	12.18	16.20
District No. 7	1,609,762	345,788	1,263,974	694,507	1,958,481	218,627	286,383	67,756	11.16	14.62
District No. 8	805,374	208,053	597,321	202,550	799,871	95,778	125,588	29,810	11.97	15.70
District No. 9	676,255	149,236	527,019	303,144	830,163	91,971	120,234	28,263	11.08	14.48
District No. 10	1,082,511	319,117	763,394	155,725	919,119	116,219	166,378	50,159	12.64	18.10
District No. 11	1,306,580	382,128	924,452	90,376	1,014,828	134,846	183,913	49,067	13.29	18.12
District No. 12	966,564	210,987	755,577	369,669	1,125,246	127,961	156,063	28,102	11.37	13.87
All member national banks:										
District No. 1	2,803,249	365,539	2,437,710	526,002	2,963,712	454,911	508,876	53,965	15.35	17.17
District No. 2	9,112,502	813,535	8,298,967	1,391,899	9,690,866	1,670,357	1,768,178	97,821	17.24	18.25
District No. 3	2,141,051	314,048	1,827,003	880,917	2,707,920	373,066	432,119	59,053	13.78	15.96
District No. 4	2,819,601	475,319	2,344,282	890,114	3,234,396	468,344	552,052	83,708	14.48	17.07
District No. 5	1,944,589	375,695	1,568,894	491,170	2,060,064	294,464	349,123	54,659	14.29	16.95
District No. 6	2,605,622	546,955	2,058,667	475,904	2,534,571	382,112	462,022	79,910	15.08	18.23
District No. 7	7,802,972	1,121,386	6,681,586	1,662,585	8,344,171	1,360,235	1,473,097	112,862	16.30	17.65
District No. 8	1,818,532	360,079	1,458,453	325,468	1,783,921	275,379	307,842	32,463	15.44	17.26
District No. 9	1,475,988	265,055	1,210,933	396,419	1,607,352	234,350	264,759	30,409	14.58	16.47
District No. 10	2,797,638	669,599	2,128,039	321,201	2,449,240	399,077	508,588	109,511	16.29	20.77
District No. 11	2,828,682	681,519	2,147,163	242,420	2,389,583	388,511	486,082	97,571	16.26	20.34
District No. 12	5,969,440	866,172	5,103,268	2,635,347	7,738,615	1,133,440	1,210,404	76,964	14.65	15.64
Total, central Reserve city banks	11,133,406	886,019	10,247,387	700,074	10,947,461	2,091,482	2,146,985	55,503	19.10	19.61
Total, Reserve city banks	19,351,125	2,885,444	16,465,681	4,153,431	20,619,112	3,542,342	3,817,871	275,529	17.18	18.52
Total, country banks	13,635,335	3,083,438	10,551,897	5,385,941	15,937,838	1,800,422	2,358,286	557,864	11.30	14.80
Total, all member national banks	44,119,866	6,854,901	37,264,965	10,239,446	47,504,411	7,434,246	8,323,142	888,896	15.65	17.52
GEOGRAPHICAL SECTIONS										
New England States	2,896,051	378,448	2,517,603	557,984	3,075,587	468,014	525,827	57,813	15.22	17.10
Eastern States	13,020,289	1,372,902	11,647,387	2,744,293	14,391,680	2,359,577	2,554,449	194,872	16.40	17.75
Southern States	7,542,399	1,693,960	5,848,439	1,190,633	7,039,072	1,067,583	1,298,204	230,621	15.17	18.44
Middle Western States	11,991,301	1,910,873	10,080,428	2,751,757	12,832,185	2,032,292	2,239,690	207,398	15.84	17.45
Western States	2,696,344	631,705	2,064,639	358,655	2,423,294	372,845	494,077	121,232	15.39	20.39
Pacific States	5,973,482	867,013	5,106,469	2,636,124	7,742,593	1,133,935	1,210,895	76,960	14.65	15.64
Total, all member national banks	44,119,866	6,854,901	37,264,965	10,239,446	47,504,411	7,434,246	8,323,142	888,896	15.65	17.52
Nonmember national banks (in possessions)	[4] 122,537	----------	122,537	69,231	191,768	28,765	[5] 53,690	24,925	15.00	28.00
Total, all national banks	44,242,403	6,854,901	37,387,502	10,308,677	47,696,179	7,463,011	8,376,832	913,821	15.65	17.56

[1] Excludes reciprocal balances of banks in the United States and war loan and Series E bond accounts.

[2] Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at 3 banks in 2 States.

[3] Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

[4] Demand deposits (excluding reciprocal balances and war loan and Series E bond accounts) including gross deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

[5] The cash in vault and reserve with approved national banking associations.

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